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Compliments of

JOSHUA NYE,

Insurance Commissioner.

EIGHTH ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER.



STATE OF MAINE. *Insurance dept*

PART I.

Fire and Marine Insurance.

AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

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THE STATISTICAL DEPT.

EIGHTH ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER.

PART FIRST.
FIRE AND MARINE INSURANCE.

*To the Honorable Senate and House of
Representatives of the State of Maine:*

The Insurance Commissioner has the honor to present the Eighth Annual Report of the Insurance Department of the State of Maine, in accordance with section fifty-six of the Insurance Law.

In 1874, the companies of other States and countries received in premiums in this State \$960,403.93, and paid for losses \$418,201.83, leaving a balance of \$542,202.10. In 1875, companies of the same class received in premiums \$949,446.89, and paid for losses \$411,449.78, leaving a balance of \$537,997.11, a loss of \$4,204.99 over the previous year. Our Maine stock companies received in premiums in 1874, \$277,716.15, and paid for losses \$229,401.47, leaving a balance of \$48,314.68. In 1875, the same companies received in premiums \$290,801.92, and paid for losses \$166,746.36, leaving a balance of \$124,055.56, a gain of \$75,740.88 over the previous year.

The Maine mutual insurance companies paid for losses in 1874, \$44,424.55, and in 1875, \$49,244.22.

MAINE INSURANCE COMPANIES.

At the close of the year 1875 there were forty-four fire, fire-marine and marine insurance companies organized under the laws of this State, and authorized to do business therein, of which two

were stock fire-marine, two were stock marine, two were mutual marine, and thirty-eight were mutual fire insurance companies.

The Chesterville and Litchfield Mutual Fire Insurance Companies were the only new companies organized during the year.

COMPEND OF MAINE INSURANCE STATUTES.

For the purpose of making the matter as intelligible as possible to all desiring the information as to the right of companies and parties to do business under the insurance law of this State, I repeat the following compend of the law from the Seventh Annual Report of this department.

Domestic mutual fire and marine companies are subject to no restrictions in respect to their right to do business, and are required to pay no fees of any kind to the State or insurance department, except the fee required of all agents. The officers of such companies are held not to be agents to be licensed, but act as the company, and consequently without license.

"Every domestic insurance company, and every foreign insurance company doing business in this State, shall annually, by the thirty-first day of January, render to the Commissioner an exact statement, under oath, of its condition as it existed on the thirty-first day of December previous, or its last exhibit, setting forth its condition as required by blanks furnished by the Commissioner."

Every domestic stock company and mutual life company, before commencing business, and annually thereafter, are to be examined by the Commissioner, and if found solvent and responsible to do business he is to issue his certificate of that fact, and the company is to pay the sum of twenty dollars and travelling expenses. Annual statements are to be made the same as by foreign companies, and agents to be licensed the same.

Companies of other States and foreign countries, before they can do business in this State, are to be licensed by the Commissioner. Before receiving such license, the company is to furnish him with a certified copy of its charter and by-laws, and with a statement under oath showing its financial condition according to form prescribed by him. On receiving such copies and statement, the Commissioner shall grant license, if he thinks it ought to be granted; but no such company can be admitted unless it has a bona fide paid up capital or cash assets to the amount of \$200,000 if a fire or marine company and \$100,000 if a life company. For

such license a fee of twenty dollars is to be paid, and one dollar license fee for each agent, in addition to the tax imposed in "An act relating to the taxation of insurance companies." The licenses granted end in all cases on the first day of July next after being granted, and upon their renewal a like fee is payable.

"Every foreign insurance company doing business in this State, shall annually cause to be published three weeks successively, in some daily or weekly paper printed in the county where said company has a duly authorized agent, or takes policies, a condensed statement of its condition conformable to its last annual report to the Commissioner; and any such insurance company which shall neglect or refuse to publish such statement shall forfeit not less than fifty dollars."

No person can act as agent of *any insurance company*, domestic or foreign, stock or mutual, without a license. No license can issue until a duplicate power of attorney is filed with the Commissioner from the company or its authorized agent, nor of course can any agent be licensed for an unlicensed company. A fee of one dollar for each agent's license is required to be paid.

Brokers' licenses may also be granted by the Commissioner, which authorize the party to canvass for and place risks with any company authorized to do business in this State. A fee of five dollars is payable for each license.

All agents' and brokers' licenses end on the first day of July next after they are granted, but may be renewed for another year by agents filing a certificate of the company that their agencies are continued, and paying a like fee.

Partnership agencies and brokers are held to require but a single fee.

INSURANCE LEGISLATION OF 1876.

The following four Acts contain all the changes made in the insurance laws of the State during the session of 1876:

An Act authorizing insurance companies to divide their directors into classes.

Be it enacted by the Senate and House of Representatives in Legislature assembled, as follows:

SECTION 1. All insurance companies, stock or mutual, established in this State, may, by their by-laws, divide their directors into two or three classes, to hold their office for two or three years, according to the number of classes, and until others shall be chosen in their stead.

SECT. 2. At the first election after such classification, the company shall designate the term for which each director is elected, in such manner that one class shall thereafter go out of office annually.

SECT. 3. Vacancies shall be filled for the remainder of the term of the class in which they occur. The repeal of such by-laws shall not affect the term of the directors then in office; but all directors elected before such repeal shall hold office until the expiration of the term for which they were originally elected.

Approved February 7, 1876.

An Act to amend "An Act to amend sections sixty-three and sixty-four of chapter forty-nine of the Revised Statutes, relating to Foreign Insurance Companies."

Be it enacted by the Senate and House of Representatives in Legislature assembled, as follows:

Section sixty-three of chapter forty-nine of the revised statutes, as amended by chapter two hundred and twenty-six of the public laws of the year one thousand eight hundred and seventy-four, is hereby further amended by striking out the words "by the officer holding the execution," in the thirteenth and fourteenth lines of said section, so that said section, as amended, shall read as follows:

"Sect. 63. Any person having a claim against any foreign insurance company, may bring a suit therefor in the courts in this state, including trustee suits. And service made on any authorized agent of said company shall be valid and binding on the company, and hold it to answer to such suit. And the judgment rendered therein shall bind the company as a valid judgment in every respect, whether the defendants appear or not. In case no agent of such company can be found, such notice or service, served on the state insurance commissioner, who shall immediately notify said insurance company, by mail, shall be valid and binding on the company, as though served on their agent. Unless any such judgment is paid within thirty days after demand made upon any such agent or insurance commissioner, the commissioner may, on notice and hearing of the parties, suspend the power of the company to do business in this state until it is paid. And if the company, or any agent thereof, issues any policy in this state during such suspension, said company and agent shall each forfeit not exceeding one hundred dollars; but any policy so issued shall be binding on the company in favor of the holder."

Approved February 9, 1876.

An Act relating to the Taxation of Insurance Companies.

Be it enacted by the Senate and House of Representatives in Legislature assembled, as follows :

SECTION 1. Every insurance company or association which does business in this state, not incorporated or associated under the laws thereof, shall, as hereinafter provided, annually pay a tax upon all premiums received, whether in cash or in notes absolutely payable, in excess over losses actually paid during the year, on contracts made in this state for insurance of life, property or interests therein, at the rate of two per centum per annum.

SECT. 2. In determining the amount of tax due under the preceding section, there shall be deducted by each company from the full amount of premiums received, the amount paid in this state during the year on claims under policies, and so much of any of said premiums as may be returned or allowed during the year to the insurer, as not collected, or used, or earned ; and the tax shall be computed on the net amount thus actually received by said companies or their agents as aforesaid.

SECT. 3. Every company or association which by the provisions of this act is required to pay a tax, shall, on or before the thirty-first day of January, in each year, make a return, under oath, to the insurance commissioner, stating the amount of all premiums received by said company, either in cash or notes absolutely payable, during the year ending on the thirty-first day of December next previous, and also the amount to be deducted therefrom, under the provisions of this act, specifying the whole amount thereof, and also the classes of deductions and amount of each class. Said tax shall be assessed by the state treasurer upon the certificate of the insurance commissioner, to be seasonably furnished therefor on or before the first day of April, the same to be paid on or before the first day of May then next. It shall be the duty of the treasurer to notify the several companies of the assessment, and unless the same be paid as aforesaid, the commissioner shall suspend the right of the company to do any further business in the state until the tax is paid.

SECT. 4. In case any insurance company or association shall refuse or neglect to make the return required by this act, the state treasurer shall make such assessment on such company or association as he deems just, and unless the same shall be paid on demand such company or association shall have no right to do business in this state, and it shall be the duty of the insurance commissioner

to give notice accordingly. And if after such notice any person does business in this state for such company or association, he shall be liable to the penalty provided in section fifty of chapter forty-nine of the revised statutes.

SECT. 5. But any insurance company incorporated by a state or country whose laws impose upon insurance companies chartered by this state any greater tax than is herein provided, shall pay the same tax upon business done by it in this state, in place of the tax above provided; and the insurance commissioner is hereby authorized to require the return upon which such tax may be assessed to be made to him, and the treasurer is hereby authorized to assess such tax; and if such tax is not paid as provided in section three, the insurance commissioner shall suspend the right of said company to do business in this state.

SECT. 6. Chapter two hundred and fifty-one of the acts of eighteen hundred and seventy-four, and chapter forty-six of the acts of eighteen hundred and seventy-five, are hereby repealed, except that they are continued in force for the assessment and collection of the tax the previous year as therein provided.

Approved February 23, 1876.

An Act relating to Insurance Companies.

Be it enacted by the Senate and House of Representatives in Legislature assembled, as follows:

SECTION 1. Any ten or more persons, residents of this state, who shall have associated themselves together by an agreement in writing, such as is hereinafter described, with the intention of constituting a corporation for the purpose of transacting the business of insurance, either upon the stock or mutual principle, against loss or damage by fire, by lightning, by tempest, or by the perils of the sea, and other perils usually insured against by marine insurance companies, including risks of inland navigation and transportation, shall become a corporation upon complying with the provisions of section nine of this act, and shall remain a corporation with all the powers, rights and privileges, and subject to all the duties, liabilities and restrictions set forth in all general laws, which are or may be in force relating to insurance corporations.

SECT. 2. Such agreement shall set forth the fact that the subscribers thereto associate themselves with the intention to constitute a corporation, the name by which the corporation shall be

known, the class or classes of insurance for the transaction of which the corporation is to be constituted, the plan or principle upon which the business is to be conducted, the town or city in which it is established or located, and if a joint stock company, the amount of its capital stock, and if a mutual company with a guarantee capital, the amount thereof. The capital stock of a joint stock company organized for any of the purposes hereinbefore mentioned shall not be less than one hundred thousand dollars.

SECT. 3. Any mutual insurance company may be organized under the provisions of this act, with a guarantee capital of not less than one hundred thousand dollars, divided into shares of one hundred dollars each; and no policy shall be issued by such corporation until one-fourth, at least, of its guarantee capital shall have been paid in, in cash, and invested as provided in section five of chapter one hundred and forty-eight of acts of eighteen hundred and seventy-three.

SECT. 4. No policy shall be issued by a purely mutual company until applications shall have been made in good faith, for insurance to the amount of thirty thousand dollars; and no policy shall be issued by a joint stock company until its capital stock shall have been paid in, in cash, and invested as provided in section three.

SECT. 5. Any name not previously in use by an existing corporation or company may be adopted, provided, that the words insurance or mutual insurance, as the business is to be conducted, shall constitute a part of such title. The insurance commissioner may refuse his certificate hereinafter provided, if, in his judgment, the name adopted too closely resembles the name of an existing corporation or company, or is likely to mislead the public, until the adoption of a different name.

SECT. 6. The first meeting for the purpose of an organization shall be called by a notice signed by one or more of the subscribers to such agreement, stating the time, place and purpose of the meeting, a copy of which notice shall seven days at least before the day appointed be given to each subscriber, or left at his usual place of business or residence, or deposited in the post office, postage prepaid, and addressed to him at his usual place of business or residence. Such notice shall be proved by affidavit of the person giving it.

SECT. 7. At such first meeting, including any adjournment thereof, an organization shall be effected by the choice by ballot

of a temporary clerk, who shall be sworn to the faithful discharge of his duties; by the adoption of by-laws consistent with the constitution and laws of this state, and by the election in the manner provided by law, of directors and such other officers as the by-laws may require, but at such first meeting no person shall be a director who has not subscribed to the articles of association. The temporary clerk shall record the proceedings until and including the qualification of the secretary of the corporation by his being duly sworn. No organization shall be effected at any such meeting or its adjournment, unless a majority of the subscribers to the articles of agreement and association are present and voting.

SECT. 8. The directors so chosen shall elect a president, a secretary and other officers which under the by-laws they are authorized to choose.

SECT. 9. The president, secretary and a majority of the directors shall forthwith make, sign and swear to a certificate setting forth a copy of the articles of association, with the names of the subscribers thereto, the date of the first meeting, and of any adjournment thereof, and shall submit such certificate and the records of the corporation to the inspection of the insurance commissioner, who shall examine the same, and who may require such other evidence as he may deem necessary. The commissioner, if it shall appear that the requirements of sections seven and eight have been complied with, shall certify that fact and his approval of the certificate by endorsement thereon. Such certificate shall thereupon be filed in the office of the secretary of state by said officers, and upon being paid by them the fee hereinafter provided, the secretary shall cause the same, with the endorsement thereon, to be recorded, and shall thereupon issue to said corporation a certificate in the following form :

STATE OF MAINE.

Be it known, that whereas [names of subscribers to association] have associated themselves with the intention of forming a corporation, under the name of ———, for the purpose [here the purpose declared in the articles of association shall be inserted,] with a capital stock of ———, and have complied with the provisions of the statutes of this state in such case made and provided, as appear from the certificate of the president, secretary and directors of said corporation, duly approved by the insurance

commissioner and recorded in this office. Now, therefore, I——, Secretary of the State of Maine, do hereby certify that [subscribers' names] their associates and successors, are legally organized and established as, and are hereby made, an existing corporation, under the name of ——, with all the powers, rights and privileges, and subject to the duties, liabilities and restrictions which by law appertain thereto. Witness my official signature, hereunto subscribed, and the seal of the State of Maine hereunto affixed, this —— day of ——, A. D.——. (In case of purely mutual companies, so much as relates to capital stock shall be omitted.) The secretary of state shall sign the same and cause the seal of the state to be thereto affixed, and such certificate shall have the force and effect of a special charter, and be conclusive evidence of the organization and establishment of such corporation. Said certificate shall be duly recorded in the office of the secretary of state, and a duly authenticated copy of such record may be used in evidence, with like effect as the original certificate.

SECT. 10. Any joint stock insurance company may, at a meeting called for the purpose, increase the amount of its capital stock, and the number of shares therein, and within thirty days after the payment and collection of the last instalment of such increase, shall present to the insurance commissioner a certificate setting forth the amount of such increase, and the fact of such payment, signed and sworn to by the president, secretary and a majority of the directors of such corporation. The insurance commissioner shall examine the certificate and ascertain the character of the investments of such increase, and if the same conforms to law shall indorse his approval thereof, and such certificate shall then be filed with the secretary of state, and thereupon the company shall be authorized to transact business upon the capital so increased, and the insurance commissioner shall issue his certificate to that effect, and any mutual insurance company with a guarantee capital, may increase its capital in the same manner.

SECT. 11. The fees of the secretary of state for the services required in the two preceding sections shall be twenty dollars and ten dollars, respectively.

SECT. 12. All insurance companies hereafter incorporated and organized under the laws of this state, shall have their principal place of business in some town or city of this state, and a majority of its directors shall be citizens of the state.

SECT. 13. No joint stock insurance company organized under the laws of this state, shall declare cash dividends exceeding in amount six per centum semi-annually on their capital stock ; but any such company may issue, pro rata to its stockholders, certificates of such portion of its profits and income as the directors may from time to time determine, not including therein any portion of the premium money of risks not terminated, and after providing for all expenses, losses and liabilities then incurred ; and the capital stock of such company shall be increased by the amount of the certificates of stock so issued ; and whenever any increase of capital stock shall be made by any insurance company, under the provisions of this act, a certificate thereof shall be filed with the insurance commissioner, whose duty it shall be to certify to the amount of the capital stock of the company so increased, in like manner as is provided in section ten.

Approved February 23, 1876.

COMPANIES OF OTHER STATES AND FOREIGN COUNTRIES.

At the close of the year 1875, there were ninety-three fire, fire-marine and marine insurance companies of other States and countries authorized to transact business in Maine, of which eighty-seven were stock and six mutual companies.

During this year and up to date of this report, ten companies have been admitted, making one hundred and three now licensed to do business in the State. Eleven companies were excluded or withdrawn from the State during the year.

The following tables show the fire, fire-marine and marine insurance companies authorized to do business in Maine at date of this report, and the companies admitted, withdrawn and excluded since the date of last report :

Fire, Fire-Marine and Marine Insurance Companies now authorized to do business in Maine.

MAINE STOCK COMPANIES

| Name of Company. | Location. | Name of Company. | Location. |
|------------------------|-----------|------------------|-----------|
| Bangor..... | Bangor. | Ocean | Portland. |
| Merchants' Marine..... | Bangor. | Union | Bangor. |

MAINE MUTUAL COMPANIES.

| Name of Company. | Location. | Name of Company. | Location. |
|-------------------------|----------------|-----------------------------|-----------------|
| Bangor..... | Bangor. | North Yarmouth..... | North Yarmouth. |
| Brunswick Farmers'..... | Brunswick. | Norway..... | Norway. |
| Casco..... | Casco. | Otisfield..... | Otisfield. |
| Chester ville..... | Chester ville. | Penobscot..... | Bangor. |
| Cumberland..... | Cumberland. | Piscataquis..... | Dover. |
| Danville..... | Auburn. | Raymond..... | Raymond. |
| Eastport..... | Eastport. | Saco..... | Saco. |
| Eliot and Kittery..... | Eliot. | Sidney..... | Sidney. |
| Falmouth..... | Falmouth. | Somerset..... | Skowhegan. |
| Fayette..... | Fayette. | Thomaston..... | Thomaston. |
| Fryeburg..... | Fryeburg. | Union Farmers'..... | Union. |
| Gorham Farmers'..... | Gorham. | Warren Farmers'..... | Warren. |
| Harpwell..... | Harpwell. | Waterford..... | Waterford. |
| Harrison..... | Harrison. | Wells..... | Wells. |
| Hope..... | Hope. | West Bangor and Hermon..... | Hermon. |
| Jay..... | Jay. | Wilton..... | Wilton. |
| Kennebunk..... | Kennebunk. | Windham..... | Windham. |
| Litchfield..... | Litchfield. | Woolwich..... | Woolwich. |
| Lovell..... | Lovell. | Boothbay Fishing..... | Boothbay. |
| Monmouth..... | Monmouth. | Portland Fishing..... | Portland. |

COMPANIES OF OTHER STATES AND COUNTRIES.

| | | | |
|--------------------------|---------------------|------------------------------|--------------------|
| Ætna..... | Hartford, Conn. | Franklin..... | Boston, Mass. |
| Alliance..... | Boston, Mass. | Franklin Fire..... | Philadelphia, Pa. |
| Amazon..... | Cincinnati, Ohio. | German American..... | New York City. |
| American Central..... | St. Louis, Mo. | Germania..... | Newark, N. J. |
| American Fire..... | Philadelphia, Pa. | Germania Fire..... | New York City. |
| Atlantic..... | Brooklyn, N. Y. | Girard F. and M..... | Philadelphia, Pa. |
| Atlantic F. and M..... | Providence, R. I. | Globe..... | Boston, Mass. |
| Atlas..... | Hartford, Conn. | Gloucester Fire..... | Gloucester, Mass. |
| Aurora F. and M..... | Cincinnati, Ohio. | Guaranty Fire..... | New York City. |
| Boston Marine..... | Boston, Mass. | Hamburg Bremen..... | Hamburg. |
| British America..... | Toronto, Canada. | Hanover Fire..... | New York City. |
| * Buffalo..... | Buffalo, N. Y. | Hartford Fire..... | Hartford, Conn. |
| Buffalo German..... | Buffalo, N. Y. | Hoffman Fire..... | New York City. |
| Citizens'..... | Newark, N. J. | Holyoke Mutual Fire..... | Salem, Mass. |
| Commerce..... | Albany, N. Y. | * Home..... | Newark, N. J. |
| Commercial Fire..... | New York City. | Home..... | New York City. |
| Commercial Union..... | London, Eng. | Howard..... | New York City. |
| Commonwealth..... | Boston, Mass. | Hudson..... | Jersey City, N. J. |
| Connecticut Fire..... | Hartford, Conn. | Humboldt..... | Newark, N. J. |
| Continental..... | New York City. | * Imperial Fire..... | London, Eng. |
| Dwelling House..... | Boston, Mass. | Ins. Co. of No. America.. | Philadelphia, Pa. |
| * Elliot..... | Boston, Mass. | Ins. Co. of the State of Pa. | Philadelphia, Pa. |
| Equitable F. and M..... | Providence, R. I. | Irving..... | New York City. |
| Exchange Fire..... | New York City. | Lancashire..... | Manchester, Eng. |
| Fame..... | Philadelphia, Pa. | L. and L. and Globe..... | Liverpool, Eng. |
| Faneuil Hall..... | Boston, Mass. | London Assurance Corp..... | London, Eng. |
| Fire Association..... | Philadelphia, Pa. | Lycorning Fire..... | Muncy, Pa. |
| Fireman's Fund..... | San Francisco, Cal. | Manhattan Fire..... | New York City. |
| * Firemen's Fire..... | Boston, Mass. | Manufacturers'..... | Newark, N. J. |
| First National Fire..... | Worcester, Mass. | Manufacturers' F. and M... | Boston, Mass. |

* Admitted since December 31, 1875.

COMPANIES OF OTHER STATES AND COUNTRIES—CONCLUDED.

| Name of Company. | Location. | Name of Company. | Location. |
|----------------------------|-------------------|-----------------------------|---------------------|
| Mechanics' Mutual..... | Boston, Mass. | Queen | Liverpool, Eng. |
| Merchants'..... | Newark, N. J. | Quincy Mutual Fire..... | Quincy, Mass. |
| Merchants'..... | Providence, R. I. | Revere Fire..... | Boston, Mass. |
| Meriden Fire..... | Meriden, Conn. | Rochester German..... | Rochester, N. Y. |
| Millville M. and F. | Millville, N. J. | Roger Williams..... | Providence, R. I. |
| National Fire..... | Hartford, Conn. | Royal..... | Liverpool, Eng. |
| National Fire..... | New York City. | Royal Canadian..... | Montreal, Canada. |
| * Neptune F. and M..... | Boston, Mass. | Scottish Commercial... | Glasgow, Scotland. |
| * Newark City..... | Newark, N. J. | Security..... | New Haven, Conn. |
| * Niagara Fire..... | New York City. | Shawmut..... | Boston, Mass. |
| No. British & Mercantile.. | Lon. & Edinb'gh. | Shoe and Leather..... | Boston, Mass. |
| * Northern Assurance | London, Eng. | Springfield F. and M.... | Springfield, Mass. |
| Northwestern National... | Milwaukee, Wis. | Standard Fire..... | Trenton, N. J. |
| Orient..... | Hartford, Conn. | St. Paul F. and M..... | St. Paul, Minn. |
| Paterson Fire..... | Paterson, N. J. | Suffolk Mutual..... | Boston, Mass. |
| Pennsylvania Fire..... | Philadelphia, Pa. | Traders'..... | Chicago, Ill. |
| Peoples'..... | Newark, N. J. | Traders' and Mechanics'.... | Lowell, Mass. |
| Peoples' Fire..... | Trenton, N. J. | * Washington F. and M.... | Boston, Mass. |
| Phenix..... | Brooklyn, N. Y. | Westchester Fire..... | New Rochelle, N. Y. |
| Phoenix..... | Hartford, Conn. | Western Assurance..... | Toronto, Canada. |
| Prescott..... | Boston, Mass. | Williamsburgh City Fire. | Brooklyn, N. Y. |
| Providence Washington.. | Providence, R. I. | | |

* Admitted since December 31, 1875.

Fire and Fire-Marine Insurance Companies of other States and Countries admitted to transact business in Maine from date of last Report to date of this Report.

| NAME OF COMPANY. | Location. | Date of Admission. | Capital paid up. |
|-------------------------------|-----------------------|------------------------|------------------|
| Alliance | Boston, Mass..... | August 20, 1875 | \$200,000 00 |
| British America | Toronto, Canada | April 10, 1875 | 369,820 00 |
| Buffalo..... | Buffalo, N. Y..... | January 21, 1876 | 200,000 00 |
| Buffalo German..... | Buffalo, N. Y..... | October 22, 1875 | 200,000 00 |
| Commercial..... | St Louis, Mo..... | August 27, 1875 | 500,000 00 |
| Commercial Fire..... | New York City | August 28, 1875 | 200,000 00 |
| Commonwealth..... | Boston, Mass..... | September 14, 1875 .. | 300,000 00 |
| Eliot..... | Boston, Mass..... | January 31, 1876 | 200,000 00 |
| Exchange Fire..... | New York City | July 15, 1875..... | 200,010 00 |
| Firemen's Fire..... | Boston, Mass..... | January 31, 1876..... | 300,000 00 |
| Globe..... | Boston, Mass..... | November 6, 1875..... | 200,000 00 |
| Guaranty Fire..... | New York City..... | May 1, 1875..... | 200,000 00 |
| Hamburg Bremen..... | Hamburg..... | August 19, 1875 | 323,400 00 |
| Home..... | Newark, N. J..... | January 1, 1876 | 200,000 00 |
| Imperial Fire..... | London, Eng..... | January 1, 1876 | 3,500,000 00 |
| Ins. Co. of the State of Pa.. | Philadelphia, Pa..... | July 1, 1875..... | 200,000 00 |
| Lancashire..... | Manchester, Eng..... | August 28, 1875 | 780,700 00 |
| Mechanics' Mutual..... | Boston, Mass..... | August 30, 1875 | - |
| Neptune F. and M..... | Boston, Mass..... | January 31, 1876 | 300,000 00 |
| Newark City..... | Newark, N. J..... | February 1, 1876 | 200,000 00 |
| Niagara Fire..... | New York City | February 10, 1876.. | 500,000 00 |
| Northern Assurance..... | London, Eng..... | January 1, 1876 | 750,000 00 |
| Paterson Fire..... | Paterson, N. J..... | November 1, 1875..... | 204,200 00 |

Companies admitted to transact business in Maine—Concluded.

| NAME OF COMPANY. | Location. | Date of Admission. | Capital paid up. |
|--|----------------------|-----------------------|------------------|
| Peoples' Fire | Trenton, N. J. | August 30, 1875 | \$300,000 00 |
| Revere Fire | Boston, Mass. | October 22, 1875 | 200,000 00 |
| Shawmut | Boston, Mass. | October 14, 1875 | 500,000 00 |
| Suffolk Mutual | Boston, Mass. | September 6, 1875 ... | - |
| Washington F. and M. | Boston, Mass. | January 31, 1876 ... | 300,000 00 |
| Williamsburgh City Fire..... | Brooklyn, N. Y. | November 1, 1875... | 250,000 00 |
| Total capital of Companies admitted, | | | \$11,578,130 00 |

Fire and Fire-Marine Insurance Companies of other States withdrawn and excluded during the year.

| Name of Company. | Location. | Name of Company. | Location. |
|-----------------------|--------------------|--------------------------|-------------------|
| Agricultural | Watertown, N. Y. | Kansas | Leavenworth, Kas. |
| Allemanina Fire | Pittsburg, Pa. | * Newport F. and M. | Newport, R. I. |
| Clay F. and M. | Newport, Ky. | Penn Fire | Philadelphia, Pa. |
| Commercial | St. Louis, Mo. | Planters' | Memphis, Tenn. |
| Franklin | Wheeling, West Va. | Ridgewood | Brooklyn, N. Y. |
| Globe | Chicago, Ill. | | |

* Consolidated with the Providence Washington.

BUSINESS OF 1875.

Table No. 1 shows the capital, assets, liabilities, surplus or impairment of capital, on the 31st day of December, 1875, and the income and expenditures for the year ending December 31, 1875, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 2 shows the nature of the assets on the 31st day of December, 1875, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 3 shows the nature of the liabilities on the 31st day of December, 1875, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 4 shows the nature of the income during the year ending December 31, 1875, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 5 shows the nature of the expenditures during the year ending December 31, 1875, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 6 shows the risks in force, risks written, and premiums received thereon, and losses paid, of fire, fire-marine and marine insurance companies transacting business in this State, for the year ending December 31, 1875.

Table No. 7 shows the business transacted in Maine during the year ending December 31, 1875, by fire, fire-marine and marine insurance companies.

This table also shows the amount of tax on premium receipts paid by the several companies, amounting in all to \$10,831.33.

The domestic stock companies have received premiums on fire risks amounting to \$33,271 58, and paid losses on same amounting to \$11,114.13, or 33½ per cent. of losses to premiums. The same companies have received for premiums on marine risks, \$257,530.34, and paid for losses \$155,632.23, or 60½ per cent. of premiums received.

The ratio of total losses paid to total premiums received, on fire and marine business, by Maine stock companies, is 57 per cent.

The companies of other States and countries have received premiums amounting to \$949,446.89, and paid losses amounting to \$411,449.78, or 44 per cent. of premiums received.

Table No. 8 shows the assets, risks in force, and risks written and losses paid during the year, of Maine mutual fire and marine insurance companies.

The assets of the mutual companies amount to \$936,238.89, of which amount \$765,638.28 consist of premium notes.

Annexed to this report and forming a part of it will be found abstracts of the several annual statements made to this department in accordance with law, showing the condition of the several companies on the 31st of December, 1875.

After the abstracts may be found the names of the licensed agents and brokers authorized to do business in this State.

Respectfully submitted.

JOSHUA NYE,

Insurance Commissioner.

AUGUSTA, March 1, 1876.

STATISTICAL TABLES.

TABLE I.—*Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of December, 1875, and the Income and Expenditures for the year ending December 31st, 1875, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State.*

| NAME OF COMPANY. | Paid up Capital. | Gross Assets. | Liabilities, not including Capital. | Surplus as regards Policy Holders. | Liabilities, including Capital. | Surplus over all Liabilities. | Income. | Expenditures. |
|------------------------------------|------------------|-----------------------|-------------------------------------|------------------------------------|---------------------------------|-------------------------------|---------------------|---------------------|
| MAINE STOCK COMPANIES. | | | | | | | | |
| Bangor..... | \$301,620 | \$340,700 92 | \$135,092 55 | \$205,608 37 | \$336,612 55 | \$4,088 37 | \$370,836 73 | \$317,557 17 |
| Merchants' Marine..... | 150,000 | 314,144 14 | 95,452 43 | 214,691 71 | 249,452 43 | 64,691 71 | 100,194 82 | 74,728 74 |
| Ocean..... | 140,000 | 259,072 82 | 45,468 99 | 213,603 83 | 185,468 99 | 73,603 83 | 78,120 89 | 75,772 74 |
| Union..... | 100,000 | 232,002 36 | 86,749 71 | 145,252 65 | 186,749 71 | 45,252 65 | 97,473 10 | 81,578 16 |
| Totals..... | \$691,620 | \$1,145,920 24 | \$366,763 68 | \$779,156 66 | \$958,283 68 | \$187,636 56 | \$546,625 54 | \$449,636 80 |
| STOCK COS. OF OTHER STATES. | | | | | | | | |
| Elina, Conn..... | \$3,000,000 | \$6,878,127 44 | \$2,143,034 58 | \$4,735,092 86 | \$5,143,034 58 | \$1,735,092 86 | \$4,097,011 45 | \$3,872,816 05 |
| Alliance, Mass..... | 300,000 | 255,736 50 | 54,653 00 | 201,083 50 | 254,653 00 | 1,083 50 | 91,294 22 | 88,978 94 |
| Amazon, O..... | 500,000 | 970,282 00 | 413,760 91 | 556,521 09 | 913,760 91 | 56,521 09 | 721,100 70 | 680,326 56 |
| American Central, Mo..... | 300,000 | 715,338 98 | 296,547 35 | 418,791 63 | 596,547 35 | 118,791 63 | 520,645 47 | 478,968 55 |
| American Fire, Pa..... | 400,000 | 1,220,544 57 | 571,215 40 | 649,329 17 | 971,315 40 | 249,329 17 | 506,582 09 | 367,595 62 |
| Atlantic N. Y..... | 200,000 | 503,021 37 | 169,971 60 | 333,049 77 | 369,971 60 | 133,049 77 | 362,353 47 | 321,367 06 |
| Atlantic F. and M., R. I..... | 200,000 | 261,610 05 | 55,638 96 | 205,971 09 | 255,638 96 | 6,971 09 | 101,383 48 | 89,110 23 |
| Atlas, Conn..... | 200,000 | 512,706 31 | 304,277 86 | 208,428 35 | 504,277 86 | 8,428 35 | 550,022 38 | 528,789 59 |
| Aurora F. and M., O..... | 100,000 | 194,961 80 | 49,465 71 | 145,010 09 | 149,951 71 | 45,010 09 | 107,425 85 | 93,889 79 |
| Boston Marine, Mass..... | 300,000 | 783,567 54 | 400,434 82 | 383,132 72 | 700,434 82 | 83,132 72 | 323,931 92 | 321,365 07 |
| Buffalo German, N. Y..... | 200,000 | 645,960 33 | 126,203 86 | 519,756 47 | 326,203 86 | \$19,756 47 | 254,113 44 | 163,758 43 |
| Citizens' N. J..... | 200,000 | 472,093 72 | 248,068 19 | 224,025 53 | 448,068 19 | 24,025 53 | 495,042 33 | 418,363 94 |
| Commerce, N. Y..... | 200,000 | 413,261 96 | 65,446 93 | 347,815 03 | 265,446 93 | 147,815 03 | 133,687 36 | 131,504 40 |
| Commercial Fire, N. Y..... | 200,000 | 533,274 41 | 175,172 51 | 358,101 90 | 375,172 51 | 168,101 90 | 315,888 60 | 257,272 30 |
| Commonwealth, Mass..... | 300,000 | 370,064 13 | 66,803 19 | 303,260 94 | 366,803 19 | 3,260 94 | 116,222 83 | 54,451 83 |
| Connecticut Fire, Conn..... | 500,000 | 942,224 35 | 195,888 58 | 746,335 77 | 695,888 58 | 246,335 77 | 381,111 96 | 337,795 62 |
| Continental, N. Y..... | 1,000,000 | 2,845,165 64 | 1,188,152 11 | 1,656,013 53 | 2,189,152 11 | 666,013 53 | 1,677,155 99 | 1,446,526 15 |

STATISTICAL TABLES.

111

| | | | | | | | | |
|---------------------------------------|-----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Dwelling House, Mass..... | 300,000 | 375,006 49 | 51,871 13 | 323,135 29 | 351,871 13 | 23,135 29 | 50,023 02 | 67,297 83 |
| Equitable F. and M. R. I..... | 200,000 | 326,252 32 | 83,313 27 | 242,939 05 | 283,313 27 | 42,939 05 | 145,396 39 | 114,127 25 |
| Exchange Fire, N. Y..... | 200,010 | 424,327 95 | 80,959 00 | 334,368 95 | 289,969 00 | 184,358 95 | 203,321 39 | 156,787 58 |
| Fane, Pa..... | 200,000 | 289,587 55 | 72,039 48 | 217,548 07 | 272,039 48 | 17,548 07 | 100,188 47 | 94,206 73 |
| Faneuil Hall, Mass..... | 400,000 | 647,542 54 | 126,179 20 | 421,363 34 | 526,179 20 | 21,363 34 | 244,023 63 | 264,237 25 |
| Fire Association, Pa..... | 500,000 | 8,457,557 34 | 2,196,269 62 | 1,261,287 72 | 2,696,269 62 | 761,287 72 | 1,341,655 68 | 958,835 87 |
| Fireman's Fund, Cal..... | 300,000 | 747,451 95 | 197,688 80 | 549,763 65 | 697,688 80 | 49,763 65 | 651,903 69 | 636,837 67 |
| First National Fire, Mass..... | 100,000 | 216,300 20 | 72,266 95 | 143,033 25 | 172,266 95 | 43,033 25 | 118,678 97 | 112,883 62 |
| Franklin, Mass..... | 200,000 | 289,510 87 | 71,870 62 | 217,640 25 | 271,870 62 | 17,640 25 | 118,202 68 | 96,480 05 |
| Franklin Fire, Pa..... | 400,000 | 3,308,824 86 | 2,239,297 88 | 1,069,526 98 | 2,639,297 88 | 609,526 98 | 1,208,526 50 | 1,173,604 94 |
| German American, N. Y..... | 1,000,000 | 2,065,009 93 | 555,304 71 | 1,509,705 22 | 1,555,304 71 | 509,705 22 | 1,037,630 09 | 850,498 17 |
| Germania, N. J..... | 220,700 | 286,353 05 | 59,228 20 | 226,124 85 | 279,928 20 | 5,424 85 | 112,360 23 | 94,652 60 |
| Germania Fire, N. Y..... | 500,000 | 1,710,151 32 | 593,991 44 | 1,116,159 88 | 1,093,991 44 | 616,159 88 | 992,388 34 | 829,951 37 |
| Girard F. and M., Pa..... | 300,000 | 1,017,010 23 | 385,769 48 | 631,240 75 | 685,769 48 | 331,240 75 | 493,731 73 | 324,938 44 |
| Globe, Mass..... | 200,000 | 211,254 21 | 14,311 81 | 196,942 40 | 214,311 81 | —3,057 60 | 22,199 77 | 12,441 29 |
| Gloucester Fire, Mass..... | 100,000 | 188,095 79 | 65,594 16 | 122,501 63 | 165,594 16 | 22,501 63 | 82,288 32 | 67,745 48 |
| Guaranty Fire, N. Y..... | 200,000 | 264,635 91 | 63,004 08 | 201,631 83 | 263,004 08 | 1,631 83 | 111,180 00 | 49,940 40 |
| Hanover Fire, N. Y..... | 500,000 | 1,592,775 09 | 700,016 89 | 892,759 20 | 1,200,016 89 | 392,759 20 | 1,044,778 63 | 870,516 21 |
| Hartford Fire, Conn..... | 1,000,000 | 3,032,184 88 | 1,241,115 37 | 1,791,069 51 | 2,241,115 37 | 791,069 51 | 2,066,724 42 | 1,745,269 95 |
| Hoffman Fire, N. Y..... | 200,000 | 411,992 04 | 116,538 94 | 295,453 10 | 316,568 94 | 95,453 10 | 251,391 39 | 237,974 93 |
| Home, N. Y..... | 3,000,000 | 6,047,021 74 | 2,147,299 12 | 3,899,722 62 | 5,147,299 12 | 899,722 62 | 3,393,078 30 | 3,017,299 53 |
| Howard, N. Y..... | 500,000 | 815,099 58 | 116,529 29 | 698,570 29 | 616,529 29 | 98,570 29 | 238,003 54 | 199,319 23 |
| Hudson, N. J..... | 200,000 | 332,559 68 | 121,967 37 | 210,592 39 | 321,967 37 | 10,592 39 | 189,336 52 | 162,361 73 |
| Humboldt, N. J..... | 200,000 | 310,900 01 | 106,573 66 | 204,326 35 | 306,573 66 | 4,326 35 | 149,600 77 | 162,773 26 |
| Ins. Co. of No. America, Pa..... | 1,000,000 | 5,167,647 46 | 2,245,630 18 | 2,922,017 28 | 3,245,630 18 | 1,922,017 28 | 3,361,436 23 | 2,960,109 23 |
| Ins. Co. of the State of Pa., Pa..... | 200,000 | 643,950 61 | 294,035 67 | 349,914 94 | 494,035 67 | 149,914 94 | 291,308 59 | 319,081 29 |
| Irving, N. Y..... | 200,000 | 809,629 05 | 68,637 40 | 740,991 66 | 768,637 40 | 40,991 66 | 137,803 88 | 130,819 06 |
| Manhattan Fire, N. Y..... | 250,000 | 801,092 97 | 271,672 95 | 529,420 02 | 521,672 95 | 279,420 02 | 701,672 73 | 600,694 61 |
| Manufacturers' N. J..... | 200,000 | 283,193 68 | 65,961 26 | 217,232 42 | 265,961 26 | 17,232 42 | 126,573 54 | 106,176 52 |
| Manufacturers' F. and M., Mass..... | 500,000 | 1,151,715 04 | 467,924 23 | 683,790 81 | 967,924 23 | 183,790 81 | 512,750 61 | 391,965 13 |
| Merchants' N. J..... | 200,000 | 911,092 09 | 285,965 46 | 625,126 63 | 485,965 46 | 425,126 63 | 462,972 09 | 374,369 78 |
| Merchants' R. I..... | 200,000 | 430,368 99 | 132,158 06 | 298,210 98 | 322,158 06 | 98,210 98 | 223,007 17 | 182,965 17 |
| Meriden Fire, Conn..... | 200,000 | 332,035 05 | 99,004 47 | 233,030 58 | 299,004 47 | 33,030 58 | 174,533 56 | 169,934 95 |

TABLE I.—CONCLUDED.

| NAME OF COMPANY. | Paid up Capital. | Gross Assets. | Liabilities, not including Capital. | Surplus as regards Policy Holders | Liabilities, including Capital. | Surplus over all Liabilities. | Income. | Expenditures. |
|------------------------------------|------------------|-----------------|-------------------------------------|-----------------------------------|---------------------------------|-------------------------------|-----------------|-----------------|
| National Fire, Conn..... | \$500,000 | \$1,003,201 65 | \$247,110 37 | \$756,091 28 | \$747,110 37 | \$256,091 28 | \$425,920 91 | \$377,191 85 |
| National Fire, N. Y..... | 200,000 | 424,360 27 | 106,198 01 | 318,162 26 | 306,198 01 | 118,162 28 | 211,108 17 | 160,181 96 |
| Northwestern National, W Va..... | 600,000 | 874,780 37 | 243,761 27 | 631,019 10 | 843,761 27 | 31,019 10 | 547,440 46 | 569,594 87 |
| Orient, Conn..... | 400,000 | 766,632 17 | 197,147 14 | 569,475 03 | 597,147 14 | 169,475 03 | 362,994 30 | 374,342 86 |
| Paterson Fire, N. J..... | 204,200 | 324,634 30 | 86,306 76 | 238,227 54 | 290,506 76 | 34,027 54 | 114,167 76 | 47,971 88 |
| Pennsylvania Fire, Pa..... | 400,000 | 1,559,103 78 | 783,438 57 | 775,665 19 | 1,193,438 57 | 375,665 19 | 675,667 60 | 553,091 39 |
| Peoples', N. J..... | 200,000 | 429,052 88 | 169,784 81 | 259,268 07 | 369,784 81 | 59,268 07 | 307,728 02 | 292,468 68 |
| Peoples' Fire, N. J..... | 300,000 | 578,639 18 | 130,032 18 | 448,607 00 | 430,032 18 | 148,607 00 | 201,289 05 | 133,780 46 |
| Phoenix, N. Y..... | 1,000,000 | 2,549,938 77 | 784,269 99 | 1,765,668 78 | 1,764,269 99 | 785,688 78 | 1,544,585 49 | 1,183,626 11 |
| Phoenix, Conn..... | 600,000 | 1,950,304 60 | 964,623 87 | 985,680 73 | 1,584,623 87 | 385,680 73 | 1,556,264 88 | 1,490,418 54 |
| Prescott, Mass..... | 200,000 | 369,802 95 | 110,418 70 | 259,384 25 | 310,418 70 | 59,384 25 | 148,161 58 | 112,798 16 |
| Providence Washington, R. I..... | 400,000 | 588,869 75 | 142,602 31 | 446,067 44 | 542,602 31 | 46,067 44 | 292,180 09 | 165,408 07 |
| Revere Fire, Mass..... | 200,000 | 329,607 65 | 37,417 74 | 292,189 91 | 237,417 74 | 2,189 91 | 40,918 64 | 16,163 79 |
| Rochester Guardian, N. Y..... | 200,000 | 348,798 10 | 96,330 66 | 247,407 44 | 296,330 66 | 47,407 44 | 199,982 75 | 169,814 90 |
| Roger Williams, R. I..... | 200,000 | 406,739 85 | 193,687 02 | 212,612 83 | 393,687 02 | 12,612 83 | 310,078 44 | 265,784 37 |
| Security, Conn..... | 200,000 | 353,363 46 | 107,187 46 | 246,176 00 | 307,187 46 | 46,176 00 | 236,634 06 | 169,381 20 |
| Shawmut, Mass..... | 500,000 | 538,170 68 | 36,445 81 | 501,724 87 | 536,445 81 | 1,724 87 | 68,830 77 | 36,811 23 |
| Shoe and Leather, Mass..... | 300,000 | 564,554 22 | 174,639 62 | 389,714 60 | 474,639 62 | 89,714 60 | 231,485 99 | 182,734 11 |
| Springfield F. and M., Mass..... | 600,000 | 1,390,965 24 | 476,793 73 | 915,181 51 | 1,075,793 73 | 315,181 51 | 679,848 01 | 550,991 32 |
| Standard Fire, N. J..... | 200,000 | 323,739 16 | 96,953 67 | 226,785 49 | 296,953 67 | 26,785 49 | 144,951 22 | 132,076 34 |
| St. Paul F. and M., Minn..... | 400,000 | 908,931 04 | 337,226 42 | 571,654 62 | 787,226 42 | 171,654 62 | 582,865 10 | 491,527 87 |
| Traders', Ill..... | 500,000 | 923,479 54 | 164,507 15 | 688,972 39 | 664,507 15 | 158,972 39 | 370,501 71 | 304,698 90 |
| Traders' and Mechanics' Mass..... | 100,000 | 143,870 02 | 33,011 09 | 110,858 93 | 133,011 09 | 10,858 93 | 43,849 96 | 28,538 60 |
| Westchester Fire, N. Y..... | 250,000 | 828,151 25 | 429,213 77 | 450,486 72 | 678,213 77 | 180,486 72 | 801,703 62 | 682,368 79 |
| Williamsburgh City Fire, N. Y..... | 250,000 | 828,151 25 | 204,045 37 | 624,105 88 | 464,045 37 | 374,105 88 | 440,874 00 | 355,228 27 |
| Totals..... | \$30,774,910 | \$75,947,382 84 | \$28,467,363 80 | \$47,480,019 04 | \$59,242,273 80 | \$16,705,109 04 | \$41,623,567 17 | \$35,959,475 82 |

| MUTUAL COS. OF OTHER STATES. | | | | | | | | | |
|------------------------------|-----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| - | \$376,804 85 | \$171,460 53 | \$205,344 32 | \$171,460 53 | \$205,344 32 | \$171,460 53 | \$205,344 32 | \$171,460 53 | \$205,344 32 |
| - | 600,744 91 | 418,549 62 | 82,195 29 | 418,549 62 | 82,195 29 | 418,549 62 | 82,195 29 | 418,549 62 | 82,195 29 |
| - | 213,300 27 | 18,305 47 | 194,994 80 | 18,305 47 | 194,994 80 | 18,305 47 | 194,994 80 | 18,305 47 | 194,994 80 |
| - | 337,887 37 | 181,361 49 | 56,525 84 | 181,361 49 | 56,525 84 | 181,361 49 | 56,525 84 | 181,361 49 | 56,525 84 |
| - | 325,981 46 | 209,359 23 | 116,622 23 | 209,359 23 | 116,622 23 | 209,359 23 | 116,622 23 | 209,359 23 | 116,622 23 |
| - | 214,086 64 | 15,776 23 | 198,313 42 | 15,776 23 | 198,313 42 | 15,776 23 | 198,313 42 | 15,776 23 | 198,313 42 |
| - | \$1,868,807 46 | \$1,014,811 66 | \$863,995 90 | \$1,014,811 66 | \$863,995 90 | \$1,014,811 66 | \$863,995 90 | \$1,014,811 66 | \$863,995 90 |
| - | Totals..... | | | | | | | | |
| Cos. of FOREIGN COUNTRIES. | | | | | | | | | |
| U. S. Branches. | | | | | | | | | |
| - | \$470,738 02 | \$140,499 33 | \$330,238 69 | \$140,499 33 | \$330,238 69 | \$140,499 33 | \$330,238 69 | \$140,499 33 | \$330,238 69 |
| - | 790,593 49 | 430,987 36 | 359,606 23 | 430,987 36 | 359,606 23 | 430,987 36 | 359,606 23 | 430,987 36 | 359,606 23 |
| - | 614,155 55 | 185,371 92 | 428,783 63 | 185,371 92 | 428,783 63 | 185,371 92 | 428,783 63 | 185,371 92 | 428,783 63 |
| - | 509,562 61 | 282,285 89 | 227,276 72 | 282,285 89 | 227,276 72 | 282,285 89 | 227,276 72 | 282,285 89 | 227,276 72 |
| - | 3,824,316 08 | 1,927,198 92 | 1,897,119 16 | 1,927,198 92 | 1,897,119 16 | 1,927,198 92 | 1,897,119 16 | 1,927,198 92 | 1,897,119 16 |
| - | 837,867 80 | 240,010 46 | 597,857 34 | 240,010 46 | 597,857 34 | 240,010 46 | 597,857 34 | 240,010 46 | 597,857 34 |
| - | 1,719,062 40 | 924,355 85 | 794,706 55 | 924,355 85 | 794,706 55 | 924,355 85 | 794,706 55 | 924,355 85 | 794,706 55 |
| - | 1,348,957 42 | 517,692 41 | 831,275 01 | 517,692 41 | 831,275 01 | 517,692 41 | 831,275 01 | 517,692 41 | 831,275 01 |
| - | 2,448,414 53 | 1,360,846 22 | 1,087,568 31 | 1,360,846 22 | 1,087,568 31 | 1,360,846 22 | 1,087,568 31 | 1,360,846 22 | 1,087,568 31 |
| - | 794,509 30 | 489,961 51 | 304,547 79 | 489,961 51 | 304,547 79 | 489,961 51 | 304,547 79 | 489,961 51 | 304,547 79 |
| - | 577,818 30 | 222,765 75 | 355,052 65 | 222,765 75 | 355,052 65 | 222,765 75 | 355,052 65 | 222,765 75 | 355,052 65 |
| - | 629,706 26 | 223,755 34 | 305,950 42 | 223,755 34 | 305,950 42 | 223,755 34 | 305,950 42 | 223,755 34 | 305,950 42 |
| - | \$14,465,701 76 | \$6,945,719 36 | \$7,519,982 40 | \$6,945,719 36 | \$7,519,982 40 | \$6,945,719 36 | \$7,519,982 40 | \$6,945,719 36 | \$7,519,982 40 |
| - | Totals..... | | | | | | | | |

Recapitulation.

| | | | | | | | |
|------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| \$591,520 | \$1,145,930 24 | \$366,763 68 | \$779,156 56 | \$558,293 68 | \$187,638 56 | \$546,625 54 | \$449,636 80 |
| 30,774,910 | 76,947,382 84 | 28,467,363 80 | 47,480,019 04 | 59,242,278 80 | 16,705,109 04 | 41,623,557 17 | 86,959,476 32 |
| - | 1,868,807 46 | 1,014,811 66 | 853,995 90 | 1,014,811 66 | 853,995 90 | 1,273,606 81 | 1,190,627 26 |
| - | 14,465,701 76 | 6,945,719 36 | 7,519,982 40 | 6,945,719 36 | 7,519,982 40 | 10,763,082 94 | 7,425,463 54 |
| - | \$31,366,430 | \$93,427,812 30 | \$36,794,658 40 | \$56,633,153 90 | \$68,161,088 40 | \$25,266,723 90 | \$54,206,872 40 |
| - | Aggregate..... | | | | | | |

—Impairment of Capital.

* U. S. Branches.

TABLE II. — Showing the nature of the Assets, on the 31st day of December, 1875, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State.

| NAME OF COMPANY. | Real Estate. | Loans on Bonds and Mortgages. | Stocks and Bonds owned. | Loans on Collaterals. | Cash in Office and Bank. | Premiums in course of Collection. | All other Assets. | Total Assets. |
|------------------------------------|--------------------|-------------------------------|-------------------------|-----------------------|--------------------------|-----------------------------------|---------------------|-----------------------|
| MARINE STOCK COMPANIES. | | | | | | | | |
| Bangor..... | — | \$236,400 00 | \$24,595 00 | \$25,400 00 | \$28,675 70 | \$16,449 34 | \$19,180 88 | \$340,700 92 |
| Merchants' Marine..... | — | 127,800 00 | 21,500 00 | 22,200 00 | 20,811 10 | 18,881 70 | 103,151 34 | 314,144 14 |
| Ocean..... | \$80,000 00 | 700 00 | 81,939 00 | 9,849 00 | 18,082 69 | 44,350 74 | 29,161 49 | 239,073 82 |
| Union..... | — | 95,235 67 | 5,120 00 | 3,600 00 | 11,937 60 | 35,379 15 | 82,329 94 | 232,002 36 |
| Totals..... | \$80,000 00 | \$450,135 67 | \$133,144 00 | \$61,049 00 | \$74,306 99 | \$112,980 93 | \$234,223 65 | \$1,145,920 24 |
| STOCK COS. OF OTHER STATES. | | | | | | | | |
| Etta, Conn..... | \$365,000 00 | \$81,500 00 | \$5,291,418 69 | \$13,727 00 | \$588,559 74 | \$531,979 09 | \$5,942 92 | \$6,878,127 44 |
| Alliance, Mass..... | — | 85,850 00 | 51,725 00 | 70,775 00 | 30,792 69 | 12,818 74 | 5,775 07 | 268,736 50 |
| Amazon, O..... | 222,808 21 | 247,841 57 | 250,977 25 | 102,087 89 | 32,084 03 | 80,650 87 | 34,152 18 | 970,282 00 |
| American Central, Mo..... | — | — | 685,000 00 | — | 9,489 92 | 40,849 08 | — | 715,338 98 |
| American Fire, Pa..... | 150,100 00 | 406,739 50 | 283,613 25 | 198,700 00 | 96,253 34 | 31,535 26 | 54,603 22 | 1,220,544 57 |
| Atlantic, N. Y..... | — | 108,000 00 | 277,337 50 | 34,900 00 | 65,496 49 | 16,063 15 | 1,324 23 | 503,021 37 |
| Atlantic F. and M., R. I..... | 145,780 26 | — | 86,189 00 | 7,079 22 | 6,351 47 | 19,877 36 | 3,332 74 | 261,610 05 |
| Atlas, Conn..... | — | 193,870 00 | 165,276 00 | 33,300 00 | 47,966 88 | 62,738 58 | 9,564 85 | 512,706 31 |
| Aurora, F. and M., O..... | — | 106,863 19 | 50,316 87 | 3,000 00 | 5,541 82 | 20,872 52 | 8,367 30 | 194,981 80 |
| Boston Marine, Mass..... | — | 72,500 00 | 130,312 50 | 29,689 99 | 149,270 78 | 49,066 38 | 352,747 89 | 783,567 54 |
| Buffalo German, N. Y..... | 164,114 55 | 46,450 00 | 300,870 00 | 22,050 00 | 96,428 57 | 18,005 38 | 3,041 83 | 645,960 33 |
| City of N. Y..... | — | 198,511 50 | 144,075 00 | 27,950 00 | 62,814 29 | 52,814 29 | 6,474 68 | 472,093 72 |
| Commerce, N. Y..... | 45,000 00 | — | 327,230 00 | 11,000 00 | 26,916 50 | 2,007 99 | 1,107 47 | 413,261 96 |
| Commercial Fire, N. Y..... | — | 81,950 00 | 337,044 00 | 22,556 00 | 14,905 00 | 74,587 60 | 2,202 81 | 533,274 41 |
| Commonwealth, Mass..... | — | 162,500 00 | 70,595 00 | 100,026 00 | 37,471 26 | 6,434 35 | 3,038 52 | 370,064 13 |
| Connecticut Fire, Conn..... | — | — | 764,495 00 | 25,500 00 | 114,651 43 | 37,577 92 | — | 942,224 35 |
| Continental, N. Y..... | 680,000 00 | 689,700 00 | 981,675 00 | 171,900 00 | 236,674 08 | 146,584 85 | 28,731 71 | 3,945,165 64 |
| Dwelling House, Mass..... | — | 177,000 00 | 188,122 50 | 25,000 00 | 7,439 83 | 278 88 | 7,165 21 | 375,006 42 |

STATISTICAL TABLES.

xxiii

| | | | | | | | | |
|---------------------------------------|------------|--------------|--------------|------------|------------|------------|------------|--------------|
| Equitable F. and M. R. I..... | 130,000 00 | 15,000 00 | 157,760 00 | 3,500 00 | 12,871 48 | 16,219 84 | 911 00 | 326,252 33 |
| Exchange Fire, N. Y..... | - | 164,450 00 | 157,000 00 | 68,000 00 | 14,145 43 | 15,645 92 | 6,186 68 | 424,327 95 |
| Fame, Pa..... | - | 144,600 00 | 98,450 00 | 10,600 00 | 6,768 20 | 24,340 52 | 4,828 88 | 289,587 55 |
| Faneuil Hall, Mass..... | - | 166,060 00 | 285,008 00 | 19,639 00 | 23,907 54 | 43,556 00 | 9,372 00 | 547,542 54 |
| Fire Association, Pa..... | 55,920 70 | 1,446,606 60 | 1,690,441 60 | - | 94,459 97 | 146,098 28 | 24,032 29 | 3,457,567 34 |
| Fireman's Fund, Cal..... | 225,000 00 | 122,372 00 | 171,147 00 | 55,750 00 | 89,823 81 | 62,819 43 | 30,639 71 | 747,451 95 |
| First National Fire, Mass..... | - | 116,912 75 | 41,800 00 | 33,828 00 | 10,592 15 | 9,094 60 | 8,073 70 | 215,300 20 |
| Franklin, Mass..... | 31,000 00 | 52,800 00 | 90,850 00 | 80,788 00 | 13,503 00 | 14,905 05 | 5,664 82 | 289,510 87 |
| Franklin Fire, Pa..... | 135,000 00 | 2,327,886 93 | 440,953 75 | 45,060 00 | 239,089 85 | 73,421 14 | 37,424 39 | 3,908,824 86 |
| German American, N. Y..... | - | 1,474,380 00 | 1,474,380 00 | 345,500 00 | 198,097 60 | 47,885 47 | 1,146 66 | 2,065,009 98 |
| Germania, N. J..... | 55,692 74 | 146,130 00 | 34,992 50 | 6,700 00 | 16,724 42 | 17,771 39 | 7,342 00 | 388,353 05 |
| Germania Fire, N. Y..... | 50,487 34 | 715,700 00 | 648,620 00 | 35,462 48 | 171,826 51 | 68,520 33 | 24,534 66 | 1,710,151 32 |
| Girard F. and M., Pa..... | 207,800 00 | 313,566 65 | 305,648 00 | 5,000 00 | 143,014 76 | 81,781 49 | 10,299 33 | 1,017,010 23 |
| Globe, Mass..... | - | 97,340 50 | 43,965 00 | - | 57,682 95 | 4,761 22 | 7,504 54 | 211,254 21 |
| Glooucester Fire, Mass..... | - | 34,867 00 | 100,927 50 | 1,400 00 | 28,881 24 | 11,869 36 | 10,150 69 | 188,095 79 |
| Guaranty Fire, N. Y..... | - | 76,000 00 | 140,373 75 | 3,500 00 | 19,501 20 | 23,600 96 | 1,660 00 | 264,635 91 |
| Hanover Fire, N. Y..... | 17,109 49 | 326,025 00 | 925,802 50 | 114,850 00 | 102,766 92 | 99,163 96 | 7,067 22 | 1,692,776 09 |
| Hartford Fire, Conn..... | 398,175 60 | 751,750 00 | 1,328,275 08 | - | 231,192 84 | 268,218 07 | 54,673 31 | 3,032,184 88 |
| Hoffman Fire, N. Y..... | - | 177,993 00 | 186,385 00 | 18,000 00 | 20,962 11 | 7,125 77 | 2,526 16 | 411,992 04 |
| Home, N. Y..... | - | 2,024,553 19 | 2,986,062 50 | 480,750 00 | 242,894 09 | 241,728 91 | 71,033 05 | 6,047,021 74 |
| Howard, N. Y..... | 125,000 00 | 60,500 00 | 555,600 00 | 31,300 00 | 21,713 89 | 13,882 27 | 7,103 42 | 815,099 58 |
| Hudson, N. J..... | 16,000 60 | 60,500 00 | 160,565 00 | 42,865 88 | 16,140 16 | 16,016 48 | 20,469 14 | 332,559 66 |
| Humboldt, N. J..... | - | 213,862 00 | 22,070 00 | 300 00 | 40,842 10 | 22,641 56 | 11,234 35 | 310,900 01 |
| Ins. Co. of No. America, Pa..... | 90,000 00 | 1,001,490 00 | 2,765,986 00 | 82,168 00 | 578,894 48 | 287,473 04 | 361,535 94 | 5,167,547 46 |
| Ins. Co. of the State of Pa., Pa..... | - | 178,850 00 | 294,810 50 | 125,700 00 | 22,757 57 | 36,732 54 | 45,100 00 | 643,950 61 |
| Irving, N. Y..... | - | 85,400 00 | 197,400 00 | 14,000 00 | 3,201 41 | 9,066 15 | 571 60 | 309,629 06 |
| Manhattan Fire, N. Y..... | 6,000 00 | 221,273 55 | 367,000 00 | 57,225 00 | 78,237 39 | 16,044 47 | 24,312 56 | 801,092 97 |
| Manufacturers', N. J..... | 5,482 37 | 180,114 17 | 29,700 00 | 17,088 70 | 38,425 74 | 10,005 09 | 4,377 61 | 283,193 68 |
| Manufacturers' F. and M., Mass..... | 90,000 00 | 80,500 00 | 337,580 00 | 318,285 00 | 172,180 85 | 19,385 49 | 133,783 70 | 1,151,715 04 |
| Merchants', N. J..... | 86,500 00 | 398,591 96 | 297,060 00 | 31,160 00 | 34,060 41 | 47,959 10 | 15,780 62 | 911,092 09 |
| Merchants', R. I..... | - | 20,323 54 | 297,304 00 | - | 81,972 72 | 24,525 33 | 6,243 40 | 430,368 99 |
| Meriden Fire, Conn..... | - | 4,700 00 | 201,650 00 | 67,450 00 | 37,645 55 | 18,900 00 | 1,489 50 | 332,035 05 |
| National Fire, Conn..... | - | 395,300 00 | 469,195 00 | 11,440 35 | 91,132 04 | - | 16,134 36 | 1,003,201 65 |

TABLE II. — CONCLUDED.

| NAME OF COMPANY. | Real Estate. | Loans on Bonds and Mortgages. | Stocks and Bonds owned. | Loans on Collaterals. | Cash in Office and Bank. | Premiums in course of Collection. | All other Assets. | Total Assets. |
|-------------------------------------|----------------|-------------------------------|-------------------------|-----------------------|--------------------------|-----------------------------------|-------------------|-----------------|
| National Fire, N. Y. | \$4,000 00 | \$349,500 00 | \$123,306 25 | \$14,200 00 | \$8,956 60 | \$19,130 47 | \$5,266 95 | \$424,360 27 |
| Northwestern National, Wis. | - | 150,000 00 | 530,385 00 | - | 126,471 85 | 37,606 89 | 30,316 63 | 874,780 37 |
| Orion, Conn. | - | 142,167 00 | 487,610 00 | 37,070 00 | 50,120 41 | 35,659 25 | 18,995 51 | 766,932 17 |
| Paton Fire, N. J. | - | 80,312 20 | 163,328 75 | 7,450 00 | 33,271 64 | 35,791 35 | 4,380 86 | 324,534 30 |
| Pennsylvania Fire, Pa. | 60,000 00 | 491,707 00 | 867,620 33 | 5,000 00 | 64,896 10 | 69,361 78 | 10,518 57 | 1,559,103 76 |
| Peoples', N. J. | 81,421 09 | 123,600 00 | 69,817 50 | 44,100 00 | 38,683 64 | 62,974 68 | 8,455 97 | 429,052 88 |
| Peoples' Fire, N. J. | - | 233,550 00 | 273,450 00 | 26,500 00 | 15,567 14 | 24,459 67 | 6,112 37 | 578,639 18 |
| Phenix, N. Y. | 246,535 10 | 319,125 00 | 1,493,084 13 | 102,125 00 | 251,485 45 | 36,025 92 | 101,578 17 | 2,549,958 77 |
| Phoenix, Conn. | 136,341 23 | - | 1,386,659 40 | - | 218,717 22 | 207,102 42 | 2,484 33 | 1,950,304 60 |
| Prescott, Mass. | - | 69,000 00 | 223,547 75 | 16,000 00 | 42,245 57 | 14,527 13 | 4,482 50 | 369,802 95 |
| Providence Washington, R. I. | - | 5,630 00 | 430,915 75 | 37,414 41 | 42,160 00 | 19,253 73 | 43,285 86 | 588,669 75 |
| Revere Fire, Mass. | - | 52,000 00 | 135,798 00 | 10,500 00 | 35,550 60 | 3,504 03 | 2,255 02 | 229,607 65 |
| Rochester German, N. Y. | - | 103,995 00 | 134,176 00 | - | 72,195 99 | 10,730 38 | 2,701 78 | 343,798 10 |
| Roger Williams, R. I. | - | 26,893 33 | 215,515 00 | 456 13 | 48,163 26 | 43,599 98 | 71,742 18 | 406,299 85 |
| Security, Conn. | - | 22,900 00 | 370,450 75 | 1,000 00 | 27,056 35 | 17,687 70 | 14,268 66 | 363,363 46 |
| Shawmut, Mass. | - | - | 449,635 50 | - | 72,790 13 | 13,385 59 | 2,359 48 | 538,170 68 |
| Shoe and Leather, Mass. | - | 30,000 00 | 406,904 50 | 7,200 00 | 18,300 70 | 35,456 77 | 66,492 25 | 564,354 22 |
| Springfield F. and M., Mass. | 100,000 00 | 435,407 00 | 577,470 00 | 99,247 34 | 90,047 40 | -60,570 91 | 26,222 59 | 1,390,865 24 |
| Standard Fire, N. J. | - | 193,579 00 | 53,813 50 | 24,400 00 | 17,138 64 | 28,650 93 | 6,168 09 | 323,739 16 |
| St. Paul F. and M., Minn. | 129,471 70 | 123,825 53 | 143,008 99 | 843,429 56 | 81,764 81 | 71,817 19 | 26,765 26 | 908,881 04 |
| Traders', Ill. | 10,000 00 | - | 677,401 71 | 21,550 00 | 66,409 74 | 35,547 49 | 12,570 60 | 823,479 54 |
| Traders' and Mechanics', Mass. | - | 49,575 00 | 69,045 00 | 15,500 00 | 6,813 44 | 1,287 70 | 1,648 88 | 143,870 02 |
| Westchester Fire, N. Y. | 25,000 00 | 190,800 00 | 507,742 50 | 12,350 00 | 52,834 86 | 65,339 64 | 5,573 49 | 859,700 49 |
| Williamsburgh City Fire, N. Y. | 84,377 25 | 317,090 00 | 377,491 60 | 60,230 00 | 39,484 85 | 40,783 44 | 8,674 11 | 828,151 25 |
| Totals | \$4,264,117 63 | \$18,080,690 66 | \$37,553,138 03 | \$3,898,264 94 | \$6,122,578 96 | \$3,954,904 62 | \$1,973,768 11 | \$75,947,352 84 |

| MUTUAL COS. OF OTHER STATES. | | | | | | | | | |
|---------------------------------------|----------------|-----------------|-----------------|----------------|----------------|----------------|----------------|-----------------|--|
| Holyoke Mutual Fire, Mass..... | \$55,000 00 | \$6,500 00 | \$289,059 00 | \$11,500 00 | \$7,012 57 | \$4,284 58 | \$3,448 70 | \$376,804 86 | |
| Lynn Mutual Fire, Pa..... | 60,000 00 | 7,837 00 | 20,500 00 | - | 112,884 47 | 89,772 34 | 219,761 10 | 500,744 91 | |
| Mechanics' Mutual, Mass..... | - | 87,921 00 | 54,575 00 | - | 64,162 59 | 3,796 38 | 2,745 30 | 213,300 27 | |
| Milville Mutual M. and F., N. J..... | 16,000 00 | 4,000 00 | 38,100 00 | 10,000 00 | 31,002 28 | 4,920 73 | 96,864 31 | 237,887 33 | |
| Quincy Mutual Fire, Mass..... | 8,500 00 | 44,050 00 | 181,606 00 | 40,000 00 | 31,107 90 | 13,076 93 | 7,640 63 | 325,981 46 | |
| Suffolk Mutual, Mass..... | - | 28,500 00 | 138,302 50 | 30,000 00 | 9,720 04 | 4,049 31 | 2,907 79 | 214,088 64 | |
| Totals..... | \$129,500 00 | \$178,808 00 | \$719,842 50 | \$91,500 00 | \$255,898 86 | \$159,900 27 | \$333,357 83 | \$1,868,807 46 | |
| Cos. of Foreign Countries. | | | | | | | | | |
| U. S. Branches. | | | | | | | | | |
| British America, Canada..... | - | - | \$357,625 00 | - | \$35,580 18 | \$18,771 53 | \$10,761 31 | \$470,738 02 | |
| Commercial Union, Eng..... | - | - | 634,000 00 | - | 23,169 03 | 112,526 14 | 20,898 32 | 790,593 49 | |
| Hamburg Bremen, Hamburg..... | - | - | 518,478 75 | - | 63,900 86 | 31,776 94 | - | 614,155 55 | |
| Lancashire, Eng..... | - | - | 469,250 00 | - | 2,623 53 | 37,689 08 | - | 509,562 61 | |
| L. and L. and Globe, Eng..... | \$460,000 00 | \$1,146,400 00 | 1,623,418 75 | \$2,223 65 | 264,449 54 | 289,939 55 | 37,894 59 | 3,894,318 08 | |
| London Assurance Corp., Eng..... | - | 7,044 51 | 775,925 00 | - | 54,898 29 | - | - | 837,567 80 | |
| N. British and Mercantile, G. B..... | - | - | 1,467,318 00 | - | 188,886 21 | 61,647 13 | 1,211 06 | 1,719,082 40 | |
| Queen, Eng..... | - | - | 1,277,900 00 | - | 54,105 63 | 16,951 79 | - | 1,348,957 42 | |
| Royal, Eng..... | - | - | 2,080,543 75 | - | 188,183 27 | 143,647 51 | 41,040 00 | 2,468,414 53 | |
| Royal Canadian, Canada..... | - | - | 690,012 50 | - | 9,869 47 | 181,677 33 | 12,950 00 | 794,609 30 | |
| Scottish Commercial, Scotland..... | - | - | 519,770 00 | - | 11,848 09 | 41,138 89 | 4,961 32 | 577,818 30 | |
| Western Assurance, Canada..... | - | - | 434,694 41 | - | 39,231 99 | 37,746 55 | 18,043 31 | 529,706 26 | |
| Totals..... | \$460,000 00 | \$1,153,444 51 | \$10,748,936 16 | \$2,223 65 | \$979,836 09 | \$973,501 44 | \$147,759 91 | \$14,465,701 76 | |
| Recapitulation. | | | | | | | | | |
| Maine Stock Companies..... | \$80,000 00 | \$450,135 67 | \$133,144 00 | \$61,049 00 | \$74,306 99 | \$112,960 93 | \$234,523 65 | \$1,145,920 24 | |
| Stock Companies of other States..... | 4,364 117 63 | 18,080,690 66 | 37,563,138 03 | 3,898,264 94 | 6,132,678 95 | 3,954,804 52 | 1,973,788 11 | 75,947,382 84 | |
| Mut. Companies of other States..... | 129,500 00 | 178,808 00 | 719,842 50 | 91,500 00 | 255,898 86 | 159,900 27 | 333,357 83 | 1,868,807 46 | |
| * Companies of Foreign Countries..... | 460,000 00 | 1,153,444 51 | 10,748,936 16 | 2,223 65 | 979,836 09 | 973,501 44 | 147,759 91 | 14,465,701 76 | |
| Aggregate..... | \$5,033,617 63 | \$19,863,078 84 | \$49,155,060 69 | \$4,053,037 59 | \$7,432,620 89 | \$5,201,167 16 | \$3,869,229 50 | \$93,437,612 30 | |

* U. S. Branches.

TABLE III.—*Showing the nature of the Liabilities on the 31st day of December, 1875, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State.*

| NAME OF COMPANY. | LOSSES UNPAID. | | | REINSURANCE FUND. | | | Other Liabilities. | Total Liabilities, except Capital. | Total Liabilities, including Capital. |
|--------------------------------|----------------|--------------|-------------|-------------------|--------------------|-------------|--------------------|------------------------------------|---------------------------------------|
| | Adjusted. | Unadjusted. | Resisted. | Fire. | Marine and Inland. | | | | |
| MAINE STOCK COMPANIES. | | | | | | | | | |
| Bagot | - | \$34,049 10 | \$3,750 00 | \$94,457 66 | \$162 50 | \$2,673 29 | \$135,092 55 | \$336,612 55 | |
| Merchants' Marine | - | 35,000 00 | - | - | 62,252 43 | 2,200 00 | 99,452 43 | 249,452 43 | |
| Ocean | - | 1,500 00 | - | - | 43,478 99 | 490 00 | 45,468 99 | 185,468 99 | |
| Union | - | 15,075 00 | 8,000 00 | - | 63,674 71 | - | 86,749 71 | 186,749 71 | |
| Totals | - | \$85,624 10 | \$11,750 00 | \$94,457 66 | \$169,568 63 | \$5,363 29 | \$366,763 68 | \$958,283 68 | |
| STOCK COS. OF OTHER STATES. | | | | | | | | | |
| Atlas, Conn. | \$45,871 50 | \$167,764 00 | \$32,250 00 | \$1,805,816 07 | \$5,355 55 | \$85,977 46 | \$2,143,034 58 | \$5,143,034 58 | |
| Alliance, Mass. | 6,481 01 | 900 00 | - | 47,371 99 | - | - | 54,653 00 | 254,653 00 | |
| Amazon, O. | 23,378 50 | 49,893 91 | 25,645 16 | 314,454 34 | - | 289 00 | 413,750 91 | 913,750 91 | |
| American Central, Mo. | 29,804 60 | 8,465 00 | 4,600 00 | 248,184 06 | - | 5,493 69 | 296,547 35 | 596,547 35 | |
| American Fire, Pa. | 28,441 13 | 20,378 50 | 5,210 23 | 234,199 26 | - | 282,986 28 | 571,215 40 | 971,215 40 | |
| Atlantic, N. Y. | 23,179 94 | 10,117 69 | 9,336 77 | 124,927 74 | - | 2,409 46 | 169,971 60 | 369,971 60 | |
| Atlantic F. and M., R. I. | 9,539 54 | 2,625 00 | - | 39,899 31 | 654 59 | 2,920 61 | 55,638 96 | 255,638 96 | |
| Atlas, Conn. | - | 66,160 91 | - | 238,117 05 | - | - | 304,277 96 | 504,277 96 | |
| Aurora F. and M., O. | 2,783 33 | - | 156 00 | 45,963 00 | - | 1,049 38 | 49,951 71 | 149,951 71 | |
| Boston Marine, Mass. | - | 43,162 14 | - | - | 357,197 68 | 75 00 | 400,434 82 | 700,434 82 | |
| Buffalo German, N. Y. | - | 7,054 35 | 1,805 00 | 116,822 37 | - | 522 14 | 126,203 86 | 326,203 86 | |
| Citizens, N. J. | 30,165 50 | 15,863 34 | 2,750 00 | 184,167 25 | - | 15,122 10 | 248,068 19 | 448,068 19 | |
| Commerce, N. Y. | - | 2,860 00 | 1,000 00 | 61,482 06 | - | 104 87 | 65,446 93 | 265,446 93 | |
| Commercial Fire, N. Y. | 3,438 46 | 14,125 00 | 5,900 00 | 139,650 50 | - | 12,088 55 | 175,172 51 | 375,172 51 | |
| Commonwealth, Mass. | - | 6,500 00 | - | 60,303 19 | - | - | 66,803 19 | 366,803 19 | |
| Connecticut Fire, Conn. | - | 16,812 00 | 5,060 00 | 174,016 58 | - | - | 195,888 58 | 695,888 58 | |
| Continental, N. Y. | 56,992 61 | 97,917 39 | 15,500 00 | 961,427 43 | - | 67,314 69 | 1,189,152 11 | 2,189,152 11 | |

| | | | | | | | | |
|-----------------------------------|-----------|---|---|---|------------|--------------|--------------|--------------|
| Dwelling House, Mass | 6,618 00 | — | — | — | — | 171 00 | 51,871 13 | 351,871 13 |
| Equitable F. and M., R. I. | — | — | — | — | 1,287 47 | 4,406 40 | 83,313 27 | 283,313 27 |
| Exchange Fire, N. Y. | — | — | — | — | 180 00 | 3,493 78 | 89,959 00 | 289,959 00 |
| Fane, Pa. | — | — | — | — | — | 27,276 39 | 72,039 48 | 272,039 48 |
| Faneuil Hall, Mass. | 2,218 00 | — | — | — | — | 8,943 40 | 126,179 20 | 626,179 20 |
| Fire Association, Pa. | 18,168 53 | — | — | — | — | 1,586,340 15 | 2,196,269 62 | 2,696,269 62 |
| Fireman's Fund, Cal. | 38,983 86 | — | — | — | 37,604 65 | 30,397 92 | 397,688 30 | 697,688 30 |
| First National Fire, Mass. | 2,447 80 | — | — | — | — | 1,136 82 | 72,266 95 | 172,266 95 |
| Franklin, Mass. | 14,376 00 | — | — | — | — | 1,490 50 | 71,870 62 | 271,870 62 |
| Franklin Fire, Pa. | 23,061 87 | — | — | — | — | 1,424,636 04 | 2,239,297 88 | 2,639,297 88 |
| German American, N. Y. | 17,012 35 | — | — | — | — | 7,527 44 | 555,304 71 | 1,555,304 71 |
| Germania, N. J. | 2,233 43 | — | — | — | — | 3,861 76 | 59,238 20 | 279,938 20 |
| Germania Fire, N. Y. | 32,343 97 | — | — | — | — | — | 593,991 44 | 1,093,991 44 |
| Girard F. and M., Pa. | — | — | — | — | — | 76,672 46 | 386,769 48 | 685,769 48 |
| Globe, Mass. | 4,014 85 | — | — | — | — | — | 14,311 81 | 214,311 81 |
| Gloucester Fire, Mass. | 1,034 63 | — | — | — | 5,703 00 | 2,838 89 | 65,594 16 | 165,594 16 |
| Guaranty Fire, N. Y. | — | — | — | — | — | — | 63,004 08 | 263,004 08 |
| Hanover Fire, N. Y. | 51,350 10 | — | — | — | — | 13,254 46 | 700,015 89 | 1,200,015 89 |
| Hartford Fire, Conn. | — | — | — | — | — | — | 1,241,115 37 | 2,241,115 37 |
| Hoffman Fire, N. Y. | 6,384 03 | — | — | — | — | 29,595 00 | 316,538 94 | 316,538 94 |
| Homes, N. Y. | 48,420 97 | — | — | — | — | 1,068 85 | 116,538 94 | 116,538 94 |
| Howard, N. Y. | — | — | — | — | — | 2,655 00 | 2,147,299 12 | 5,147,299 12 |
| Howard, N. Y. | — | — | — | — | — | 221 31 | 116,529 29 | 116,529 29 |
| Hudson, N. J. | 3,639 46 | — | — | — | — | — | 321,967 37 | 321,967 37 |
| Humboldt, N. J. | 17,935 60 | — | — | — | — | — | 106,573 66 | 306,573 66 |
| Ins. Co. of No. America, Pa. | 56,150 45 | — | — | — | — | 847,750 35 | 2,245,530 18 | 3,245,530 18 |
| Ins. Co. of the State of Pa., Pa. | — | — | — | — | — | 80,558 41 | 294,085 67 | 494,085 67 |
| Irving, N. Y. | 4,476 12 | — | — | — | — | 1,905 00 | 68,637 40 | 268,637 40 |
| Manhattan Fire, N. Y. | — | — | — | — | 930 15 | 3,934 78 | 271,672 95 | 621,672 95 |
| Manufacturers', N. J. | 6,097 80 | — | — | — | — | 700 00 | 65,961 26 | 265,961 26 |
| Manufacturers' F. and M., Mass. | — | — | — | — | — | — | — | — |
| Merchants', N. J. | 9,374 48 | — | — | — | 198,203 80 | 885 00 | 467,924 23 | 967,924 23 |
| Merchants', R. I. | 5,234 00 | — | — | — | — | 26,447 87 | 285,965 46 | 485,965 46 |
| Meriden Fire, Conn. | 8,416 28 | — | — | — | 37 50 | 6,131 33 | 132,158 06 | 332,158 06 |
| National Fire, Conn. | 13,760 17 | — | — | — | — | 3,000 00 | 99,004 47 | 299,004 47 |
| National Fire, Conn. | — | — | — | — | — | — | 247,110 37 | 747,110 37 |

TABLE III. — CONCLUDED.

| NAME OF COMPANY. | Losses Unpaid. | | | Reinsurance Fund. | | Other Liabilities. | Total Liabilities, including Capital. | Total Liabilities, including Capital. |
|-------------------------------------|----------------|----------------|--------------|-------------------|--------------------|--------------------|---------------------------------------|---------------------------------------|
| | Adjusted. | Unadjusted. | Resisted. | Fire. | Marine and Inland. | | | |
| National Fire, N. Y. | \$18,650 00 | - | \$2,000 00 | \$91,881 35 | - | \$666 66 | \$106,198 01 | \$306,198 01 |
| Northwestern National, Wis. | 19,404 43 | \$31,702 27 | - | 172,390 89 | \$5,098 00 | 13,235 68 | 243,761 27 | 843,761 27 |
| Orient, Conn. | - | 22,857 12 | - | 174,290 02 | - | - | 197,147 14 | 697,147 14 |
| Paton Fire, N. J. | - | 12,913 83 | 1,013 13 | 64,719 87 | - | 7,629 93 | 86,306 76 | 290,406 76 |
| Pennsylvania Fire, Pa. | - | 27,460 00 | 12,600 00 | 347,365 61 | - | 396,092 96 | 733,438 57 | 1,183,438 57 |
| Peoples', N. J. | 26,417 69 | - | 1,500 00 | 134,575 00 | - | 7,292 12 | 169,784 81 | 369,784 81 |
| Peoples' Fire, N. J. | 9,924 22 | 1,280 00 | 1,700 00 | 111,530 44 | - | 5,607 52 | 130,032 18 | 430,032 18 |
| Phoenix, N. Y. | 24,844 54 | 60,587 74 | 10,481 00 | 654,611 53 | 6,447 45 | 7,297 73 | 764,269 99 | 1,764,269 99 |
| Phoenix, Conn. | - | 75,686 89 | 7,839 00 | 836,954 98 | - | 44,143 00 | 964,633 87 | 1,664,633 87 |
| Proscott, Mass. | - | 7,500 38 | - | 100,613 76 | - | 2,304 56 | 110,418 70 | 310,418 70 |
| Providence Washington, R. I. | 971 85 | 23,019 25 | 5,600 00 | 88,659 50 | 22,901 26 | 1,550 45 | 142,602 31 | 642,602 31 |
| Revere Fire, Mass. | - | 2,500 00 | 2,000 00 | 21,731 54 | - | 1,186 20 | 27,417 74 | 237,417 74 |
| Rochester German, N. Y. | \$,175 80 | 3,750 00 | - | 87,639 11 | 1,185 75 | 650 00 | 96,390 66 | 296,390 66 |
| Roger Williams, R. I. | 26,145 04 | 18,295 00 | 3,000 00 | 112,568 31 | 27,752 19 | 5,936 48 | 183,687 02 | 393,687 02 |
| Security, Conn. | 6,725 02 | 8,575 00 | 1,700 00 | 62,487 02 | 26,284 77 | 1,415 65 | 107,187 46 | 307,187 46 |
| Shawmut, Mass. | 147 64 | - | - | 33,503 99 | - | 2,794 18 | 36,445 81 | 536,445 81 |
| Shoe and Leather, Mass. | - | 10,215 67 | - | 100,930 25 | 57,072 71 | 6,430 99 | 174,639 62 | 474,639 62 |
| Springfield F and M, Mass. | 11,769 12 | 33,823 00 | 7,116 67 | 413,999 84 | - | 9,086 00 | 475,783 73 | 1,075,783 73 |
| Standard Fire, N. J. | 10,438 00 | - | - | 80,132 33 | - | 6,393 34 | 96,953 67 | 296,953 67 |
| St. Paul F. and M., Minn. | 21,921 35 | 36,763 86 | 5,000 00 | 262,981 71 | 2,661 75 | 7,897 75 | 337,226 42 | 737,226 42 |
| Traders', Ill. | 22,932 61 | 6,050 00 | - | 127,325 30 | 1,109 75 | 7,109 49 | 164,507 15 | 664,507 15 |
| Traders' and Mechanics' Mass. | - | 3,600 00 | - | 29,511 09 | - | - | 33,011 09 | 133,011 09 |
| Westchester Fire, N. Y. | 13,846 19 | 14,153 81 | 12,000 00 | 389,213 77 | - | - | 439,213 77 | 679,213 77 |
| Williamsburgh City Fire, N. Y. | - | 10,854 58 | 3,200 00 | 181,289 95 | - | 8,700 84 | 204,045 37 | 454,045 37 |
| Totals | \$841,765 37 | \$2,035,700 99 | \$363,632 54 | \$19,250,866 90 | \$1,259,163 91 | \$4,717,264 09 | \$28,487,368 90 | \$69,242,273 80 |

| MUTUAL COS. OF OTHER STATES. | | | | | | | | | |
|-----------------------------------|--------------|--------------|---|--------------|----------------|-------------|--------------|----------------|----------------|
| Holyoke Mutual Fire, Mass..... | \$53,703 57 | \$400 00 | - | \$28,829 94 | \$189,355 87 | - | \$1,704 86 | \$171,460 53 | \$171,460 53 |
| Lycorning Fire, Pa..... | - | 66,083 44 | - | - | 264,476 93 | - | 5,415 74 | 418,549 62 | 418,549 62 |
| Mechanics' Mutual, Mass..... | - | - | - | - | 17,805 47 | - | 700 00 | 18,305 47 | 18,305 47 |
| Millville Mutual M. and F., N. J. | 2,500 00 | 12 854 00 | - | 5,000 00 | 74,560 00 | \$82,881 00 | 3,566 49 | 181,361 49 | 181,361 49 |
| Quincy Mutual Fire, Mass..... | - | 239 00 | - | - | 207,515 32 | - | 1,604 91 | 209,359 23 | 209,359 23 |
| Suffolk Mutual, Mass..... | - | 4,000 00 | - | - | 11,313 74 | - | 461 48 | 15,775 22 | 15,775 22 |
| Totals..... | \$56,203 57 | \$83,576 44 | - | \$33,869 94 | \$744,527 33 | \$82,881 00 | \$13,453 28 | \$1,014,811 56 | \$1,014,811 56 |
| COS. OF FOREIGN COUNTRIES. | | | | | | | | | |
| U. S. Branches | | | | | | | | | |
| British America, Canada..... | - | \$17,505 49 | - | \$3,854 25 | \$112,794 98 | \$3,247 76 | \$3,096 85 | \$140,499 33 | \$140,499 33 |
| Commercial Union, Eng..... | \$6,239 36 | 32,280 28 | - | 3,390 60 | 375,638 94 | - | 13,238 08 | 430,987 26 | 430,987 26 |
| Hamburg Bremen, Hamburg.... | - | 12,080 00 | - | - | 172,340 42 | - | 951 50 | 185,371 92 | 185,371 92 |
| Lancashire, Eng..... | 17,863 83 | 12,671 65 | - | 1,500 00 | 244,450 41 | - | 6,000 00 | 282,285 89 | 282,285 89 |
| L. and L. and Globe, Eng..... | - | 137,678 23 | - | 75,346 39 | 1,246,249 28 | - | 467,923 02 | 1,927,196 92 | 1,927,196 92 |
| London Assurance Corp., Eng.... | - | 8,400 00 | - | - | 231,510 45 | - | - | 240,010 46 | 240,010 46 |
| N. British and Mercantile, G. B. | 9,092 94 | 66,912 00 | - | 33,520 81 | 814,830 10 | - | - | 924,355 85 | 924,355 85 |
| Queen, Eng..... | - | 36,239 71 | - | 21,814 71 | 455,092 15 | - | 2,635 84 | 517,682 41 | 517,682 41 |
| Royal, Eng..... | 24,365 68 | 89,608 56 | - | 23,600 00 | 1,106,908 27 | - | 167,463 71 | 1,360,846 22 | 1,360,846 22 |
| Royal Canadian, Canada..... | 23,571 38 | 94,411 80 | - | - | 365,817 85 | 6,160 48 | - | 489,961 51 | 489,961 51 |
| Scottish Commercial, Scotland... | 19,909 16 | 7,565 83 | - | - | 178,385 79 | - | 17,104 97 | 222,765 75 | 222,765 75 |
| Western Assurance, Canada..... | - | 24,240 47 | - | - | 189,329 27 | 1,778 00 | 7,908 10 | 223,765 84 | 223,765 84 |
| Totals..... | \$100,842 35 | \$490,394 02 | - | \$163,026 76 | \$5,494,047 92 | \$11,186 24 | \$686,222 07 | \$6,945,719 36 | \$6,945,719 36 |

Recapitulation.

| | | | | | | | |
|----------------------------------|--------------|----------------|--------------|-----------------|----------------|----------------|-----------------|
| Maine Stock Companies..... | \$85,624 10 | \$11,750 00 | \$94,457 66 | \$169,568 63 | \$5,363 29 | \$366,763 68 | \$958,283 68 |
| Stock Companies of other States | \$841,755 37 | 2,035,700 99 | 363,622 54 | 19,250,866 90 | 1,258,153 91 | 4,717,264 09 | 59,242,273 80 |
| Mut. Companies of other States | 56,203 57 | 83,576 44 | 33,869 94 | 744,527 33 | 82,881 00 | 13,453 28 | 1,014,811 56 |
| * Companies of Foreign Countries | 100,842 35 | 490,394 02 | 163,026 76 | 5,494,047 92 | 11,186 24 | 686,222 07 | 6,945,719 36 |
| Aggregate..... | \$998,801 29 | \$7,695,295 55 | \$573,269 24 | \$25,584,199 81 | \$1,521,789 78 | \$4,422,302 73 | \$68,161,088 40 |

* U. S. Branches.

TABLE IV. — *Showing the nature of the Income during the year ending December 31st, 1875, of Five, Five-Marine and Marine Insurance Companies transacting business in this State.*

| NAME OF COMPANY. | | PREMIUMS RECEIVED. | | Interest on Bonds and Mortgages. | Interest and Dividends from all other sources. | Received for Rents. | Income from all other sources. | Total Income. | Excess of Income over Expenditures. |
|--------------------------------|--------------------|--------------------|-------------|----------------------------------|--|---------------------|--------------------------------|----------------|-------------------------------------|
| Fire. | Marine and Inland. | | | | | | | | |
| MAINE STOCK COMPANIES. | | | | | | | | | |
| Bangor | \$222,155 11 | \$29,796 37 | \$17,802 00 | | \$4,482 64 | — | \$1,083 25 | \$270,836 73 | \$53,279 56 |
| Merchants' Marine | — | 95,712 18 | — | 56 00 | 6,993 55 | \$4,438 12 | — | 100,194 82 | 25,466 08 |
| Ocean | — | 67,733 22 | — | — | 11,996 39 | — | 4,392 21 | 78,120 89 | 2,348 15 |
| Union | — | 81,084 50 | — | — | — | — | — | 97,473 10 | 15,894 95 |
| Totals | \$222,155 11 | \$274,326 27 | \$17,858 00 | | \$22,372 58 | \$4,438 12 | \$5,475 46 | \$546,625 54 | \$96,988 74 |
| STOCK COS. OF OTHER STATES. | | | | | | | | | |
| Etta, Conn. | \$3,579,891 51 | \$138,688 06 | \$7,093 60 | | \$361,812 57 | \$9,525 91 | — | \$4,097,011 65 | \$234,195 60 |
| Alliance, Mass. | 89,199 61 | — | 640 44 | | 1,454 17 | — | — | 91,294 22 | 52,315 28 |
| Amson, O. | 639,855 26 | 50,170 45 | 15,298 00 | | 14,208 73 | 1,568 26 | — | 721,100 70 | 40,274 14 |
| American Central, Mo. | 488,571 24 | — | — | | 32,074 23 | — | — | 520,645 47 | 41,676 92 |
| American Fire, Pa. | 445,295 04 | — | 25,308 71 | | 30,152 88 | 4,300 00 | \$1,525 46 | 506,582 09 | 138,986 47 |
| Atlantic, N. Y. | 337,001 32 | — | 6,537 03 | | 18,815 12 | — | — | 362,353 47 | 40,986 41 |
| Atlantic F. and M., R. I. | 76,437 11 | 10,948 86 | — | | 6,912 52 | 7,084 99 | — | 101,383 48 | 12,273 25 |
| Atlas, Conn. | 517,107 63 | — | 29,996 47 | | — | — | 2,918 26 | 550,022 38 | 21,232 79 |
| Aurora F. and M., O. | 98,527 84 | — | 8,055 01 | | — | 843 00 | — | 107,425 85 | 13,436 06 |
| Boston Marine, Mass. | — | 306,423 04 | — | | 17,508 88 | — | — | 323,931 92 | 1,566 85 |
| Buffalo German, N. Y. | 219,089 85 | — | 2,946 85 | | 25,937 09 | 2,400 00 | 3,839 65 | 254,113 44 | 90,355 01 |
| Citizens', N. J. | 472,702 65 | — | 14,382 53 | | 7,957 15 | — | — | 495,042 33 | 76,678 39 |
| Commerce, N. Y. | 113,048 51 | — | — | | 17,930 09 | 2,708 76 | — | 133,687 36 | 2,182 96 |
| Commercial Fire, N. Y. | 292,162 60 | — | 4,636 55 | | 18,185 60 | — | 903 85 | 315,988 60 | 58,616 30 |
| Commonwealth, Mass. | 108,459 75 | — | 3,855 50 | | 3,907 58 | — | — | 116,222 83 | 61,771 00 |
| Connecticut Fire, Conn. | 324,934 12 | — | — | | 56,177 84 | — | — | 381,111 96 | 43,316 34 |
| Continental, N. Y. | 1,623,845 67 | — | 42,582 28 | | 65,556 61 | 43,795 94 | 1,375 49 | 1,677,155 99 | 228,629 84 |
| Dwelling House, Mass. | 24,501 74 | — | 10,612 50 | | 14,681 81 | — | 226 97 | 50,023 02 | —17,273 81 |

STATISTICAL TABLES.

XXXI

| | | | | | | | | |
|---------------------------------------|--------------|--------------|------------|------------|-----------|-----------|--------------|------------|
| Equitable F and M., R. I..... | 118,899 22 | 10,298 36 | 525 00 | 18,857 00 | 2,250 80 | 86 01 | 145,996 39 | 31,269 14 |
| Exchange Fire, N. Y..... | 175,676 57 | 999 63 | 11,494 27 | 12,442 39 | 2,708 93 | - | 203,321 39 | 46,553 81 |
| Fano, Pa..... | 87,981 61 | - | - | 12,206 86 | - | - | 100,188 47 | 5,982 74 |
| Faneuil Hall, Mass..... | 217,562 18 | - | - | 26,461 45 | - | - | 244,023 63 | 20,213 62 |
| Fire Association, Pa..... | 1,140,440 86 | - | 97,313 08 | 93,024 50 | - | 10,877 24 | 1,341,655 68 | 332,839 81 |
| Fireman's Fund, Cal..... | 478,639 39 | 117,452 26 | 29,571 04 | 3,814 00 | 22,198 00 | 229 00 | 651,903 69 | 15,066 07 |
| First National Fire, Mass..... | 105,870 48 | - | 6,790 11 | 6,018 38 | - | - | 118,678 97 | 5,795 30 |
| Franklin, Mass..... | 104,592 52 | - | 8,976 41 | 4,638 75 | - | - | 118,202 68 | 21,722 63 |
| Franklin Fire, Pa..... | 1,036,983 85 | - | 143,616 14 | 20,968 51 | 246 50 | 6,711 50 | 1,208,526 50 | 34,921 58 |
| German American, N. Y..... | 940,481 57 | - | - | 97,138 52 | - | - | 1,037,620 09 | 187,121 92 |
| Germania, N. J..... | 100,833 79 | - | 8,567 81 | 1,216 63 | 1,108 00 | 584 00 | 112,260 23 | 17,677 63 |
| Germania Fire, N. Y..... | 899,643 65 | - | 45,295 31 | 47,459 38 | - | - | 992,388 34 | 162,436 97 |
| Girard F. and M., Pa..... | 436,290 66 | - | 16,939 42 | 19,916 52 | 10,601 63 | 9,983 50 | 493,731 73 | 168,793 29 |
| Globe, Mass..... | 20,288 86 | - | 1,185 52 | 725 39 | - | - | 22,199 77 | 9,758 48 |
| Gloucester Fire, Mass..... | 64,639 67 | 7,635 47 | 3,919 50 | 5,153 48 | - | 959 90 | 82,288 32 | 14,542 84 |
| Guaranty Fire, N. Y..... | 106,847 03 | - | 1,974 93 | 3,358 04 | - | - | 111,180 00 | 61,239 60 |
| Hanover Fire, N. Y..... | 968,189 10 | - | 22,339 33 | 54,250 20 | - | - | 1,044,778 63 | 174,762 42 |
| Hartford Fire, Conn..... | 1,913,408 81 | - | 49,285 53 | 90,917 81 | 10,230 93 | 2,883 54 | 2,066,724 42 | 321,454 47 |
| Hoffman Fire, N. Y..... | 226,427 65 | - | 11,227 36 | 13,736 38 | - | - | 251,391 39 | 13,416 46 |
| Home, N. Y..... | 3,082,408 06 | - | 146,881 86 | 164,705 65 | 82 73 | - | 3,393,078 30 | 375,778 77 |
| Howard, N. Y..... | 197,212 14 | 221 00 | 4,303 74 | 30,759 96 | 5,100 00 | 406 70 | 238,003 54 | 38,684 31 |
| Hudson, N. J..... | 172,050 11 | - | 4,093 00 | 13,191 41 | - | - | 189,336 52 | 26,974 79 |
| Humboldt, N. J..... | 137,548 58 | - | 10,421 83 | 1,630 36 | - | - | 149,600 77 | 13,172 49 |
| Ins. Co. of No. America, Pa..... | 1,559,475 60 | 1,571,118 80 | 60,133 37 | 169,708 96 | - | - | 8,351,436 23 | 401,327 00 |
| Ins. Co. of the State of Pa., Pa..... | 145,172 83 | 107,844 96 | 9,598 50 | 22,214 94 | - | 6,477 36 | 291,308 59 | 27,772 70 |
| Irving, N. Y..... | 132,846 97 | - | 6,410 05 | 8,546 86 | - | - | 137,803 88 | 6,984 82 |
| Manhattan Fire, N. Y..... | 622,592 74 | 36,163 65 | 14,217 36 | 18,698 38 | - | - | 701,672 73 | 100,978 22 |
| Manufacturers, N. J..... | 109,648 04 | - | 13,479 32 | 3,240 48 | - | 205 70 | 126,573 54 | 20,397 02 |
| Manufacturers F. and M., Mass..... | 261,211 96 | 195,497 86 | 3,172 33 | 46,068 51 | 6,799 95 | - | 512,750 61 | 120,785 48 |
| Merchants, N. J..... | 415,848 44 | - | 24,640 57 | 20,942 91 | 1,401 75 | 138 42 | 462,973 09 | 88,602 31 |
| Merchants, R. I..... | 197,960 89 | 1,465 87 | 609 71 | 22,970 70 | - | - | 223,007 17 | 40,042 00 |
| Meriden Fire, Conn..... | 150,677 27 | - | 622 42 | 22,632 42 | - | 600 00 | 174,533 66 | 14,598 61 |
| National Fire, Conn..... | 354,646 11 | - | 35,206 14 | 36,068 66 | - | - | 425,920 91 | 48,729 56 |

TABLE IV. — CONCLUDED.

| NAME OF COMPANY. | PREMIUMS RECEIVED. | | Interest on Bonds and Mortgages. | Interest and Dividends from all other sources | Received for Rents. | Income from all other sources. | Total Income | Excess of Income over Expenditures. |
|-------------------------------------|--------------------|--------------------|----------------------------------|---|---------------------|--------------------------------|-----------------|-------------------------------------|
| | Fire. | Marine and Inland. | | | | | | |
| National Fire, N. Y. | \$137,063 56 | - | \$19,326 42 | \$4,518 20 | \$200 00 | - | \$211,108 17 | \$50,926 21 |
| Northwestern National, Wis. | 398,522 79 | - | 11,900 00 | 33,150 64 | - | - | 647,440 46 | -32,454 21 |
| Orient, Conn. | 316,233 55 | \$108,367 03 | 12,065 21 | 34,696 54 | - | - | 362,994 30 | -11,348 06 |
| Paton Fire, N. J. | 105,215 68 | - | 5,508 29 | 8,243 79 | 200 00 | - | 114,167 76 | 66,195 93 |
| Pennsylvania Fire, Pa. | 596,555 21 | - | 29,265 61 | 47,394 63 | 250 00 | \$302 25 | 675,667 60 | 122,576 31 |
| Peoples', N. J. | 282,919 63 | - | 11,947 10 | -6,284 19 | 5,893 03 | -994 07 | 307,728 02 | 15,261 34 |
| Peoples' Fire, N. J. | 169,937 95 | - | 14,677 06 | 16,038 39 | - | 635 65 | 201,289 05 | 67,508 59 |
| Phoenix, N. Y. | 1,263,703 21 | 154,098 19 | 24,617 55 | 86,410 96 | 6,602 73 | 9,147 85 | 1,544,585 49 | 360,959 38 |
| Phoenix, Conn. | 1,432,672 45 | - | 87 43 | 99,625 77 | 3,879 23 | - | 1,566,234 88 | 65,846 34 |
| Prescott, Mass. | 129,010 99 | - | - | 19,140 59 | - | - | 148,161 58 | 35,353 42 |
| Providence Washington, R. I. | 190,734 55 | 68,168 54 | - | 28,287 00 | - | - | 282,180 09 | 116,774 02 |
| Revere Fire, Mass. | 37,078 19 | - | - | 3,840 45 | - | - | 40,918 64 | 24,754 85 |
| Rochester German, N. Y. | 172,945 21 | 3,917 13 | 6,514 66 | 16,005 75 | - | - | 199,982 75 | 30,167 85 |
| Roger Williams, R. I. | 201,717 58 | 86,097 19 | 822 50 | 19,527 71 | - | 1,913 46 | 310,078 44 | 44,294 07 |
| Security, Conn. | 128,459 81 | 88,477 67 | 1,603 00 | 13,093 57 | - | - | 228,634 05 | 57,252 85 |
| Shawmut, Mass. | 63,399 27 | - | 6,431 50 | 5,431 50 | - | - | 68,830 77 | 32,019 54 |
| Shoe and Leather, Mass. | 149,127 27 | 54,103 68 | 2,100 00 | 26,165 04 | - | - | 231,485 99 | 48,761 88 |
| Springfield F. and M., Mass. | 605,174 54 | - | 19,130 08 | 50,685 06 | 4,308 33 | - | 679,848 01 | 126,356 69 |
| Standard Fire, N. J. | 126,081 77 | - | 15,544 38 | 2,107 63 | - | 1,217 54 | 144,951 23 | 22,874 98 |
| Saint Paul E. and M., Minn. | 423,098 05 | 89,317 31 | 11,962 76 | 51,641 58 | 6,335 40 | - | 593,855 10 | 91,327 13 |
| Traders', Ill. | 280,800 58 | 44,919 76 | - | 37,303 32 | - | 7,478 05 | 370,501 71 | 65,802 81 |
| Traders' and Mechanic, Mass. | 35,171 25 | - | 7,428 70 | 1,250 00 | - | - | 43,849 95 | 15,311 35 |
| Westchester Fire, N. Y. | 758,278 20 | - | 13,419 60 | 30,005 82 | - | - | 801,703 62 | 119,334 83 |
| Williamsburgh City Fire, N. Y. | 398,352 68 | - | 24,398 44 | 16,930 30 | 471 24 | 721 44 | 440,874 00 | 85,645 73 |
| Totals..... | \$34,507,484 42 | \$3,238,364 27 | \$1,196,068 22 | \$2,445,661 94 | \$163,065 44 | \$72,802 88 | \$41,623,557 17 | \$5,664,081 85 |

| MUTUAL COS. OF OTHER STATES. | | | | | | | | | |
|-----------------------------------|-----------------|--------------|-------------|--------------|-------------|--------------|-----------------|----------------|--|
| Holyoke Mutual Fire, Mass..... | \$94,841 75 | - | \$459 50 | \$16,617 90 | \$2,450 10 | \$11,224 75 | \$125,564 00 | \$37,876 30 | |
| Looming Fire, Pa..... | 579,310 73 | - | 1,199 14 | 1,037 53 | - | 199,707 17 | 781,244 57 | -12,298 93 | |
| Mechanics' Mutual, Mass..... | 19,732 53 | - | 729 91 | 3,706 99 | 1,166 66 | 136 75 | 25,469 84 | 14,031 84 | |
| Millville Mutual M. and F., N. J. | 92,029 17 | \$106,337 41 | - | 3,702 66 | 412 50 | - | 202,481 74 | 6,502 54 | |
| Quincy Mutual Fire, Mass..... | 106,374 40 | - | 3,156 64 | 14,289 53 | 567 85 | - | 124,388 42 | 30,505 14 | |
| Suffolk Mutual, Mass..... | 11,589 97 | - | - | 2,608 89 | - | 259 38 | 14,458 24 | 6,363 16 | |
| H Totals | \$903,878 55 | \$106,337 41 | \$5,542 19 | \$41,933 50 | \$4,567 11 | \$211,328 05 | \$1,273,606 81 | \$82,979 55 | |
| COS. OF FOREIGN COUNTRIES. | | | | | | | | | |
| U. S. Branches. | | | | | | | | | |
| British America, Canada..... | \$252,839 20 | \$23,911 20 | - | \$8,924 76 | - | - | \$285,675 16 | \$136,384 89 | |
| Commercial Union, Eng..... | 767,554 98 | - | - | - | - | - | 767,554 98 | 242,499 28 | |
| Hamburg Bremen, Hamburg.... | 367,490 61 | - | \$19,306 53 | - | - | - | 386,797 14 | 184,008 80 | |
| Lancashire, Eng..... | 565,812 65 | - | - | - | - | - | 565,812 65 | 90,851 20 | |
| L. and L. and Globe, Eng..... | 2,328,159 91 | - | 43,510 59 | 85,671 24 | \$33,054 89 | \$31,011 16 | 2,521,387 79 | 847,485 04 | |
| London Assurance Corp., Eng.... | 379,129 01 | - | - | 16,968 23 | - | - | 396,097 24 | 163,602 56 | |
| No. British and Mercantile, G. B. | 1,429,365 27 | - | - | 76,300 86 | - | - | 1,505,656 13 | 349,651 75 | |
| Queen, Eng..... | 952,283 00 | - | - | 1,858 32 | - | - | 954,141 32 | 257,120 27 | |
| Royal, Eng..... | 1,684,232 65 | - | - | 80,080 29 | 681 82 | - | 1,764,964 76 | 513,651 08 | |
| Royal Canadian, Canada..... | 745,334 41 | 87,442 54 | - | 18,854 35 | - | - | 861,631 30 | 336,688 32 | |
| Scottish Commercial, Scotland.. | 324,263 72 | - | - | 27,229 79 | - | - | 351,493 51 | 77,465 84 | |
| Western Assurance, Canada..... | 348,629 71 | 42,698 70 | 3,390 09 | 7,177 55 | - | - | 401,890 96 | 128,310 67 | |
| Totals | \$10,155,045 12 | \$154,047 44 | \$66,207 12 | \$323,035 39 | \$33,736 71 | \$31,011 16 | \$10,763,032 94 | \$3,337,619 40 | |

Recapitulation.

| | | | | | | | | | |
|----------------------------------|-----------------|----------------|----------------|----------------|--------------|--------------|-----------------|----------------|--|
| Maine Stock Companies..... | \$222,155 11 | \$274,326 27 | \$17,858 00 | \$32,372 58 | \$4,438 12 | \$5,475 46 | \$546,635 54 | \$96,988 74 | |
| Stock Companies of other States. | 34,507,484 42 | 8,238,384 27 | 1,196,068 22 | 2,445,661 94 | 163,065 44 | 72,892 88 | 41,623,557 17 | 5,664,081 85 | |
| Mut. Companies of other States.. | 903,878 56 | 106,337 41 | 5,542 19 | 41,933 50 | 4,567 11 | 211,328 05 | 1,273,606 81 | 82,979 55 | |
| * Companies of Foreign Countries | 10,155,045 12 | 164,047 44 | 66,207 12 | 323,035 39 | 33,736 71 | 31,011 16 | 10,763,032 94 | 3,337,619 40 | |
| Aggregate | \$45,788,563 20 | \$3,773,095 39 | \$1,285,675 53 | \$2,833,023 41 | \$205,807 36 | \$320,707 55 | \$54,206,872 46 | \$9,181,669 54 | |

* U. S. Branches.

—Excess of Expenditures over Income.

TABLE V. — Showing the nature of the Expenditures during the year ending December 31st, 1875, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State.

| NAME OF COMPANY. | PAID FOR LOSSES. | | Dividends paid. | Paid for Commissions and Brokerage. | Paid for Salaries, etc. | Paid for Taxes. | All other Expenditures | Total Expenditures. |
|--------------------------------|------------------|--------------------|-----------------|-------------------------------------|-------------------------|-----------------|------------------------|---------------------|
| | Fire. | Marine and Inland. | | | | | | |
| MAINE STOCK COMPANIES. | | | | | | | | |
| Bangor | \$114,504 95 | \$26,961 60 | — | \$45,233 53 | \$6,506 39 | \$4,436 09 | \$19,914 61 | \$217,557 17 |
| Merchants' Marine | — | 52,370 48 | \$15,000 00 | 3,247 50 | 4,210 76 | — | — | 74,728 74 |
| Ocean | — | 48,690 89 | 15,303 00 | 2,897 96 | 4,844 00 | 1,130 87 | 2,906 02 | 75,772 74 |
| Union | 7,774 80 | 50,486 53 | 11,460 00 | 6,052 41 | 3,664 91 | — | 2,139 50 | 81,578 15 |
| Totals | \$122,279 75 | \$178,409 50 | \$41,763 00 | \$57,431 40 | \$19,226 06 | \$5,566 96 | \$24,960 13 | \$449,636 80 |
| STOCK COS. OF OTHER STATES. | | | | | | | | |
| Ætna, Conn. | \$2,059,298 40 | \$113,185 61 | \$720,000 00 | \$556,011 45 | \$173,810 81 | \$66,517 92 | \$183,991 86 | \$3,872,816 05 |
| Alliance, Mass. | 10,627 05 | — | — | 12,807 33 | 7,093 16 | 825 25 | 7,626 16 | 38,978 94 |
| Amazon, O. | 345,797 84 | 45,843 77 | 25,000 00 | 120,405 75 | 30,724 50 | 16,650 43 | 96,404 27 | 680,826 56 |
| American Central, Mo. | 253,007 82 | — | 35,000 00 | 83,864 97 | 38,619 83 | 14,866 93 | 53,809 00 | 478,968 55 |
| American Fire, Pa. | 199,059 15 | — | 32,484 00 | 204 88 | 117,877 04 | 13,019 43 | 4,951 12 | 367,595 62 |
| Atlantic, N. Y. | 205,392 90 | — | 20,000 00 | 41,474 56 | 24,400 04 | 8,652 21 | 21,447 35 | 321,367 06 |
| Atlantic F. and M., R. I. | 29,745 81 | 2,071 63 | 24,150 00 | 12,478 90 | 8,159 37 | 2,845 88 | 9,658 64 | 89,110 23 |
| Atlas, Conn. | 354,910 66 | — | 24,000 00 | 77,777 98 | 81,921 52 | 10,179 43 | — | 528,789 59 |
| Aurora F. and M., O. | 48,885 80 | — | 12,000 00 | 19,107 84 | 6,523 00 | 3,322 16 | 5,150 99 | 93,989 79 |
| Boston Marine, Mass. | — | 247,618 07 | 15,000 00 | 17,729 83 | 20,356 66 | 6,065 80 | 14,594 71 | 321,365 07 |
| Buffalo German, N. Y. | 74,962 07 | — | 30,000 00 | 33,607 84 | 11,170 37 | 6,027 34 | 7,990 81 | 163,768 43 |
| Citizens', N. J. | 224,329 71 | — | 26,000 00 | 115,442 76 | 11,575 11 | 7,877 25 | 33,132 11 | 418,363 94 |
| Commerce, N. Y. | 63,330 49 | — | 28,000 00 | 15,962 43 | 10,837 33 | 5,306 49 | 8,067 66 | 131,504 40 |
| Commercial Fire, N. Y. | 127,565 07 | — | 40,000 00 | 53,123 29 | 18,500 08 | 981 92 | 17,001 94 | 257,272 30 |
| Commonwealth, Mass. | 19,283 58 | — | — | 15,671 53 | 5,467 31 | 41 94 | 13,987 47 | 54,451 83 |
| Connecticut Fire, Conn. | 166,508 83 | — | 75,000 00 | 15,504 78 | 48,287 78 | 8,610 86 | 23,883 37 | 337,793 92 |
| Continental, N. Y. | 733,428 14 | — | 97,970 72 | 258,236 46 | 184,331 13 | 37,884 99 | 136,674 71 | 1,448,526 15 |
| Dwelling House, Mass. | 13,216 64 | — | 30,000 00 | 2,654 05 | 9,026 74 | 6,551 73 | 6,848 67 | 67,297 83 |

STATISTICAL TABLES.

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| | | | | | | | | |
|---------------------------------------|--------------|--------------|------------|------------|------------|-----------|------------|--------------|
| Equitable F and M., R. I..... | 44,296 26 | 1,843 56 | 21,078 10 | 19,730 22 | 18,582 45 | 5,430 66 | 3,166 00 | 114,127 25 |
| Exchange Fire, N. Y..... | 62,876 41 | - | 30,001 50 | 23,835 57 | 29,976 01 | 8,454 40 | 6,623 69 | 156,767 58 |
| Fame, Pa..... | 58,952 51 | - | 15,126 34 | 16,126 34 | 7,600 00 | 1,609 89 | 11,016 99 | 94,205 73 |
| Faneuil Hall, Mass..... | 127,764 88 | - | 27,940 00 | 49,440 62 | 12,874 39 | 9,536 77 | 36,680 59 | 264,237 25 |
| Fire Association, Pa..... | 507,843 25 | - | 133,319 50 | 234,029 09 | 28,652 75 | 35,898 72 | 14,092 56 | 958,885 87 |
| Fireman's Fund, Cal..... | 277,236 31 | 96,035 95 | 62,689 34 | 78,232 33 | 42,947 68 | 9,503 19 | 70,182 82 | 636,837 62 |
| First National Fire, Mass..... | 72,608 00 | - | 10,000 00 | 16,264 67 | 4,150 00 | 1,293 39 | 8,667 81 | 112,883 67 |
| Franklin, Mass..... | 43,521 09 | - | 20,000 00 | 10,400 06 | 13,444 00 | 2,742 40 | 6,372 50 | 96,480 05 |
| Franklin Fire, Pa..... | 586,236 99 | - | 127,552 00 | 155,693 34 | 107,064 12 | 39,250 67 | 158,827 82 | 1,173,604 94 |
| German American, N. Y..... | 422,962 11 | - | 100,000 00 | 141,462 39 | 77,311 36 | 27,134 20 | 81,638 11 | 860,498 17 |
| Germania, N. J..... | 28,156 19 | - | 21,576 60 | - | 8,614 40 | 2,967 42 | 19,197 70 | 94,582 60 |
| Germania Fire, N. Y..... | 378,775 82 | - | 50,000 00 | 140,797 77 | 70,218 24 | 19,319 46 | 170,840 08 | 829,951 37 |
| Girard F. and M., Pa..... | 137,084 04 | - | 36,000 00 | 67,651 47 | 35,257 59 | 17,817 29 | 31,128 05 | 324,338 44 |
| Globe, Mass..... | 441 50 | - | - | 2,890 68 | 3,449 35 | 31 75 | 6,628 11 | 12,441 29 |
| Gloucester Fire, Mass..... | 46,661 18 | 941 40 | 4,027 00 | 9,159 73 | 5,471 35 | 1,434 82 | - | 67,745 48 |
| Guaranty Fire, N. Y..... | 8,868 90 | - | - | 13,555 13 | 12,195 20 | 1,383 45 | 13,937 72 | 49,940 40 |
| Hanover Fire, N. Y..... | 433,313 10 | - | 45,000 00 | 158,013 06 | 50,560 00 | 19,071 89 | 164,058 16 | 870,316 21 |
| Hartford Fire, Conn..... | 998,379 26 | - | 198,160 00 | 278,231 55 | 119,133 16 | 43,145 72 | 108,220 26 | 1,745,289 95 |
| Hoffman Fire, N. Y..... | 136,807 50 | - | 20,000 00 | 39,808 19 | 20,491 87 | 2,649 15 | 18,218 12 | 237,374 93 |
| Home, N. Y..... | 1,682,067 42 | - | 273,735 00 | 560,531 33 | 241,178 53 | 64,708 42 | 195,078 83 | 8,017,299 53 |
| Howard, N. Y..... | 57,521 53 | - | 60,000 00 | 22,762 32 | 31,387 47 | 8,527 39 | 19,120 52 | 199,319 23 |
| Hudson, N. J..... | 72,086 77 | - | 24,000 00 | 29,747 69 | 12,317 18 | 994 28 | 23,215 81 | 162,361 73 |
| Humboldt, N. J..... | 100,162 97 | - | - | 28,198 16 | 12,195 75 | - | 22,216 38 | 162,773 26 |
| Ins. Co. of No. America, Pa..... | 865,484 07 | 1,215,187 47 | 201,448 80 | 274,102 45 | 91,520 64 | 80,518 19 | 293,847 61 | 2,960,109 23 |
| Ins. Co. of the State of Pa., Pa..... | 87,092 85 | 151,575 95 | 23,848 00 | 32,003 00 | 13,300 00 | 4,391 31 | 6,870 18 | 319,081 29 |
| Irving, N. Y..... | 59,855 44 | - | 28,245 00 | 17,705 49 | 14,600 00 | 1,255 63 | 11,157 50 | 130,819 06 |
| Manhattan Fire, N. Y..... | 311,170 34 | 28,858 95 | 35,000 00 | 103,478 50 | 49,586 28 | 15,011 39 | 57,589 05 | 680,694 51 |
| Manufacturers', N. J..... | 46,909 34 | - | 19,025 42 | 21,141 77 | 9,181 00 | 3,856 29 | 7,062 70 | 106,176 52 |
| Manufacturers' F. and M., Mass..... | 98,687 47 | 175,913 96 | 49,990 00 | 32,974 77 | 23,100 00 | 11,298 93 | - | 391,985 13 |
| Merchants', N. J..... | 168,099 26 | - | 24,000 00 | 68,502 88 | 28,046 00 | 609 58 | 87,112 06 | 374,369 78 |
| Merchants', R. I..... | 92,107 90 | 133 13 | 24,000 00 | 41,802 55 | 14,486 30 | 5,381 48 | 5,053 81 | 182,965 17 |
| Meriden Fire, Conn..... | 85,804 65 | - | 28,000 00 | 24,099 75 | 9,300 00 | 3,330 76 | 11,399 79 | 159,934 95 |
| National Fire, Conn..... | 178,670 51 | - | 90,000 00 | 52,739 08 | 26,278 67 | 9,404 67 | 20,100 42 | 377,191 35 |

TABLE V.—CONCLUDED.

| NAME OF COMPANY. | PAID FOR LOSSES. | | Dividends paid. | Paid for Commissions and Brokerage. | Paid for Salaries, etc. | Paid for Taxes. | All other Expenditures. | Total Expenditures. |
|-------------------------------------|------------------|--------------------|-----------------|-------------------------------------|-------------------------|-----------------|-------------------------|---------------------|
| | Fire. | Marine and Inland. | | | | | | |
| National Fire, N. Y. | \$61,244 24 | — | \$24,000 00 | \$29,665 82 | \$16,121 59 | \$508 54 | \$28,641 77 | \$160,181 96 |
| Northwestern National, Wis. | 254,117 06 | \$100,614 61 | 58,595 00 | 65,197 86 | 39,113 35 | 13,560 30 | 38,396 99 | 569,594 67 |
| Orient, Conn. | 172,013 01 | — | 96,500 00 | 47,895 51 | 22,279 94 | 8,583 48 | 27,020 52 | 374,342 36 |
| Peterson Fire, N. J. | 27,772 18 | — | — | 16,245 41 | 2,390 00 | 5 24 | 1,559 00 | 47,371 83 |
| Pennsylvania Fire, Pa. | 316,365 08 | — | 39,275 00 | 89,054 68 | 88,518 63 | 12,046 02 | 7,831 98 | 553,091 29 |
| Peoples', N. J. | 167,836 65 | — | 20,000 00 | 55,211 77 | 14,823 33 | 9,108 35 | 25,486 58 | 292,468 68 |
| Peoples' Fire, N. J. | 68,908 34 | — | 16,000 00 | 32,381 08 | 5,546 00 | 3,339 43 | 7,605 61 | 133,780 46 |
| Phoenix, N. Y. | 466,283 78 | 69,815 09 | 150,000 00 | 200,333 72 | 131,239 36 | 35,317 81 | 140,636 35 | 1,183,526 11 |
| Phoenix, Conn. | 871,885 29 | — | 165,000 00 | 215,147 32 | 69,649 87 | 38,729 90 | 130,006 36 | 1,490,418 54 |
| Prescott, Mass. | 48,745 79 | — | 20,000 00 | 19,326 69 | 9,450 00 | 3,657 61 | 11,018 07 | 112,798 16 |
| Providence Washington, R. I. | 57,076 45 | 12,008 06 | 40,449 55 | 24,651 05 | 10,658 62 | 6,496 58 | 14,063 76 | 165,406 07 |
| Revere Fire, Mass. | 751 70 | — | — | 4,267 11 | 5,560 76 | 119 07 | 5,465 15 | 16,163 79 |
| Rochester German, N. Y. | 99,125 56 | 3,675 42 | 20,000 00 | 28,632 01 | 5,994 65 | 4,194 61 | 8,192 65 | 169,814 90 |
| Roger Williams, R. I. | 108,209 80 | 48,707 28 | 39,914 00 | 41,778 05 | 22,044 52 | 5,130 72 | — | 265,784 37 |
| Security, Conn. | 57,997 29 | 48,449 68 | 22,000 00 | 25,746 38 | 14,621 87 | 565 98 | — | 169,881 20 |
| Shawmut, Mass. | 3,761 95 | — | — | 7,557 44 | 10,525 47 | 2,677 39 | 12,288 98 | 36,811 23 |
| Shoe and Leather, Mass. | 52,386 66 | 45,891 96 | 30,000 00 | 23,123 18 | 12,913 33 | 4,844 24 | 13,644 74 | 182,734 11 |
| Springfield F. and M., Mass. | 310,857 93 | — | 60,000 00 | 86,686 19 | 27,065 02 | 19,118 14 | 47,264 04 | 550,991 32 |
| Standard Fire, N. J. | 67,108 28 | — | 16,000 00 | 25,703 45 | 3,508 00 | 2,244 19 | 7,512 32 | 122,076 24 |
| Saint Paul F. and M., Minn. | 236,777 89 | 53,472 50 | 48,000 00 | 77,524 68 | 28,119 00 | 13,091 15 | 34,442 76 | 491,527 97 |
| Traders', Ill. | 101,378 66 | 35,311 94 | 60,000 00 | 43,720 37 | 24,249 71 | 10,328 91 | 30,711 31 | 304,698 90 |
| Traders' and Mechanics', Mass. | 10,792 57 | — | 8,000 00 | 4,771 30 | 3,506 73 | — | — | 28,638 60 |
| Wachester Fire, N. Y. | 402,642 85 | — | 22,889 34 | 124,938 96 | 27,665 02 | 16,823 92 | 87,608 70 | 692,368 79 |
| Williamsburgh City Fire, N. Y. | 140,312 19 | 1,193 70 | 50,018 00 | 60,114 68 | 44,955 61 | 7,636 82 | 50,997 27 | 355,228 27 |
| Totals..... | \$17,285,706 98 | \$2,468,279 69 | \$4,032,891 87 | \$5,586,522 98 | \$2,692,771 60 | \$886,555 92 | \$2,987,746 28 | \$35,959,475 32 |

| MUTUAL COS. OF OTHER STATES. | | | | | | | | | |
|-----------------------------------|-----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|--|
| Holyoke Mutual Fire, Mass..... | \$43,237 63 | - | \$10,000 00 | \$14,860 28 | \$7,393 00 | \$2,339 27 | \$9,357 52 | \$87,637 70 | |
| Lycorning Fire, Pa..... | 557,182 12 | - | - | 120,593 63 | 27,638 70 | 6,577 93 | 81,551 12 | 793,543 50 | |
| Mechanics' Mutual, Mass..... | 564 25 | - | - | 1,212 63 | 3,871 64 | 402 78 | 6,387 20 | 11,438 50 | |
| Millville Mutual M. and F., N. J. | 81,945 93 | \$74,837 51 | - | 20,985 90 | 18,209 86 | - | - | 195,979 20 | |
| Quincy Mutual Fire, Mass..... | 41,612 18 | - | 22,489 96 | 16,058 21 | 9,465 80 | 1,343 39 | 2,913 74 | 93,883 28 | |
| Suffolk Mutual, Mass..... | 356 21 | - | - | 815 00 | 3,461 28 | 30 55 | 3,432 04 | 8,095 08 | |
| Totals | \$724,898 32 | \$74,837 51 | \$32,489 96 | \$174,525 65 | \$70,040 28 | \$10,693 92 | \$103,141 62 | \$1,190,627 26 | |
| COS. OF FOREIGN COUNTRIES. | | | | | | | | | |
| U. S. Branches. | | | | | | | | | |
| British America, Canada..... | \$58,210 71 | \$24,983 45 | - | \$50,158 62 | \$22,950 67 | \$2,986 82 | - | \$159,290 27 | |
| Commerical Union, Eng..... | 322,333 11 | - | - | 116,133 23 | 37,972 18 | 19,304 25 | \$30,292 93 | 525,055 70 | |
| Hamburg Bremen, Hamburg..... | 97,863 67 | - | - | 69,881 33 | 11,400 00 | 5,018 36 | 18,624 98 | 202,788 34 | |
| Lancashire, Eng..... | 325,022 47 | - | - | 104,515 45 | 34,414 81 | 11,008 72 | - | 474,981 45 | |
| L. and L. and Globe, Eng..... | 929,316 17 | - | - | 308,093 06 | 253,016 39 | 45,071 87 | 138,405 26 | 1,673,902 75 | |
| London Assurance Corp., Eng... | 106,104 20 | - | - | 45,737 68 | 28,029 65 | 17,162 75 | 35,460 40 | 232,434 68 | |
| N. British and Mercantile, G. B. | 723,767 97 | - | - | 188,306 25 | 100,804 09 | 29,276 28 | 113,849 80 | 1,156,004 38 | |
| Queen, Eng..... | 450,174 83 | - | - | 144,167 41 | 41,350 94 | 22,221 63 | 49,086 24 | 707,001 05 | |
| Royal, Eng..... | 757,775 94 | - | - | 284,317 85 | 101,163 84 | 40,960 79 | 67,095 28 | 1,251,313 68 | |
| Royal Canadian, Canada..... | 184,310 28 | 24,390 94 | - | 286,341 76 | - | - | - | 495,042 98 | |
| Scottish Commercial, Scotland... | 151,280 24 | - | - | 62,540 54 | 23,782 34 | 10,335 45 | 26,089 40 | 274,027 97 | |
| Western Assurance, Canada..... | 119,280 99 | 54,984 86 | - | 74,927 41 | - | 2,772 84 | 21,614 19 | 273,580 29 | |
| Totals | \$4,225,460 58 | \$104,359 25 | - | \$1,734,120 59 | \$654,884 90 | \$206,119 76 | \$500,518 46 | \$7,425,463 54 | |
| Recapitulation. | | | | | | | | | |
| Maine Stock Companies..... | \$122,279 75 | \$178,409 50 | \$41,763 00 | \$57,431 40 | \$19,296 06 | \$5,566 96 | \$24,960 13 | \$449,636 80 | |
| Stock Companies of other States. | 17,285,706 98 | 2,488,279 89 | 4,032,891 87 | 5,885,522 98 | 2,892,771 60 | 886,555 92 | 2,987,746 28 | 35,959,475 32 | |
| Mut. Companies of other States. | 724,898 32 | 74,837 51 | 37,489 96 | 174,525 65 | 70,040 28 | 10,693 92 | 103,141 62 | 1,190,627 26 | |
| * Companies of Foreign Countries | 4,225,460 58 | 104,359 25 | - | 1,734,120 59 | 654,884 90 | 206,119 76 | 500,518 46 | 7,425,463 54 | |
| Aggregate | \$22,368,345 63 | \$2,845,885 95 | \$4,107,144 83 | \$7,551,600 62 | \$3,436,922 84 | \$1,108,936 56 | \$3,616,366 49 | \$46,025,202 92 | |

* U. S. Branches.

TABLE VI.—*Showing the Risks in force, Risks written and Premiums received thereon, and Losses paid, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State, for the year ending Dec. 31st, 1875.*

| NAME OF COMPANY. | RISKS IN FORCE. | | RISKS WRITTEN DURING THE YEAR. | | | LOSSES PAID. | |
|------------------------------------|---------------------|--------------------|--------------------------------|---------------------------|--------------------|---------------------|---------------------|
| | Fire. | Marine and Inland. | Fire. | Premiums received thereon | Marine and Inland. | Fire. | Marine and Inland. |
| MAINE STOCK COMPANIES. | | | | | | | |
| Baigor | \$14,614,724 | \$10,500 | \$17,277,129 | \$222,155 11 | \$2,968,654 | \$114,504 95 | \$26,961 60 |
| Merchants' Marine | — | 816,481 | — | — | 1,843,365 | — | 52,270 48 |
| Ocean | — | 754,767 | — | — | 1,787,456 | — | 48,690 89 |
| Union | — | 782,457 | — | — | 2,157,716 | 7,774 80 | 50,486 53 |
| Totals | \$14,614,724 | \$2,364,205 | \$17,277,129 | \$222,155 11 | \$8,767,191 | \$122,279 76 | \$178,409 60 |
| STOCK COS. OF OTHER STATES. | | | | | | | |
| Ætna, Conn. | \$267,984,340 | \$211,166 | \$297,662,783 | \$3,783,736 06 | \$15,765,222 | \$2,059,298 40 | \$113,185 61 |
| Alliance, Mass. | 6,996,729 | — | 8,015,969 | 98,431 41 | — | 10,627 05 | — |
| Amesbury, N. H. | 41,693,432 | — | 49,619,368 | 788,811 42 | 4,597,498 | 345,797 84 | 45,843 77 |
| American Central, Mo. | 29,937,472 | — | 35,579,671 | 534,769 13 | — | 253,007 82 | — |
| American Fire, Pa. | 37,282,408 | — | 43,532,083 | 491,941 23 | — | 199,059 15 | — |
| Atlantic, N. Y. | 25,187,479 | — | 33,296,974 | 397,063 23 | — | 205,392 90 | — |
| Atlantic F. and M., R. I. | 5,250,523 | 51,710 | 6,438,994 | 85,530 75 | 2,040,000 | 29,745 81 | 2,071 63 |
| Atlas, Conn. | 25,923,860 | — | 35,091,887 | 557,473 96 | — | 334,910 66 | — |
| Aurora F. and M., O. | 6,290,122 | — | 7,434,137 | 108,148 24 | — | 48,885 80 | — |
| Boston Marine, Mass. | — | 5,942,260 | — | — | 20,897,781 | — | 247,618 07 |
| Buffalo German, N. Y. | 21,202,512 | — | 24,320,286 | 246,772 22 | — | 74,962 07 | — |
| Citizens', N. J. | 22,512,558 | — | 25,377,153 | 405,507 59 | — | 234,329 71 | — |
| Commerce, N. Y. | 11,515,031 | — | 11,665,729 | 120,923 17 | — | 63,330 49 | — |
| Commercial Fire, N. Y. | 32,773,152 | — | 39,872,187 | 345,670 99 | — | 137,565 07 | — |
| Commonwealth, Mass. | 9,359,905 | — | 12,224,339 | 132,428 32 | — | 19,283 68 | — |
| Connecticut Fire, Conn. | 27,067,100 | — | 30,980,300 | 368,924 45 | — | 168,508 83 | — |
| Continental, N. Y. | 196,168,042 | — | 216,437,323 | 1,548,485 48 | — | 733,428 14 | — |

STATISTICAL TABLES.

xxxix

| | | | | | | | | | | |
|-----------------------------------|-------------|-----------|--------|-------------|--------------|---|-------------|--------------|--------------|--------------|
| Dwelling House, Mass. | 9,773,884 | - | 82,727 | 3,138,563 | 26,408 81 | - | 1,103,932 | 10,873 57 | 13,216 64 | - |
| Equitable F. and M., R. I. | 9,265,785 | 9,000 | - | 10,125,745 | 132,051 90 | - | 27,100 | 989 63 | 62,876 41 | 1,843 56 |
| Exchange Fire, N. Y. | 18,464,399 | - | - | 24,258,567 | 146,133 54 | - | - | - | 58,952 51 | - |
| Kame, Pa. | 6,471,803 | - | - | 6,459,069 | 87,087 61 | - | - | - | 127,764 88 | - |
| Fanonil Hall, Mass. | 14,368,799 | - | - | 17,357,763 | 261,035 20 | - | - | - | 507,843 25 | - |
| Fire Association, Pa. | 136,588,841 | - | - | 76,873,542 | 1,258,203 41 | - | - | - | - | - |
| Fireman's Fund, Cal. | 26,469,776 | 948,119 | - | 35,047,212 | 514,989 28 | - | 5,242,597 | 155,054 39 | 277,236 31 | 96,035 95 |
| First National Fire, Mass. | 7,115,829 | - | - | 7,404,684 | 116,182 43 | - | - | - | 72,608 00 | - |
| Franklin, Mass. | 9,051,356 | - | - | 9,245,378 | 105,256 72 | - | - | - | 43,521 09 | - |
| Franklin Fire, Pa. | 165,380,818 | - | - | 82,285,665 | 1,274,183 43 | - | - | - | 586,236 99 | - |
| German American, N. Y. | 81,490,253 | - | - | 100,723,456 | 1,066,258 87 | - | - | - | 422,962 11 | - |
| Germania, N. J. | 8,216,073 | - | - | 9,899,603 | 115,368 79 | - | - | - | 28,156 19 | - |
| Germania Fire, N. Y. | 86,814,178 | - | - | 91,520,161 | 985,569 64 | - | - | - | 378,775 82 | - |
| Grard F. and M., Pa. | 47,741,935 | - | - | 42,680,522 | 466,921 36 | - | - | - | 137,084 04 | - |
| Globe, Mass. | 1,224,138 | - | - | 1,450,332 | 22,312 04 | - | - | - | 441 50 | - |
| Gloucester Fire, Mass. | 4,880,561 | 84,150 | - | 4,261,131 | 76,425 73 | - | 294,287 | 11,017 94 | 46,661 18 | 941 40 |
| Guaranty Fire, N. Y. | 8,683,068 | - | - | 11,575,306 | 118,904 10 | - | - | - | 8,868 90 | - |
| Hanover Fire, N. Y. | 96,948,932 | - | - | 99,665,206 | 1,050,452 05 | - | - | - | 433,813 10 | - |
| Hartford Fire, Conn. | 139,965,539 | - | - | 146,979,896 | 1,880,653 36 | - | - | - | 998,379 26 | - |
| Hoffman Fire, N. Y. | 15,927,016 | - | - | 19,928,339 | 239,819 59 | - | - | - | 136,807 50 | - |
| Home, N. Y. | 356,804,236 | - | - | 390,222,100 | 3,326,909 59 | - | - | - | 1,682,087 42 | - |
| Howard, N. Y. | 23,544,469 | - | - | 26,621,004 | 213,391 00 | - | 4,000 | 260 00 | 57,521 53 | - |
| Hudson, N. J. | 21,014,887 | - | - | 17,443,280 | 211,739 02 | - | - | - | 72,086 77 | - |
| Humboldt, N. J. | 8,839,764 | - | - | 10,586,046 | 166,131 08 | - | - | - | 100,162 97 | - |
| Ins. Co. of No. America, Pa. | 174,596,333 | 9,715,363 | - | 130,600,500 | 1,709,695 25 | - | 170,196,296 | 2,004,046 34 | 363,484 07 | 1,215,187 47 |
| Ins. Co. of the State of Pa., Pa. | 14,701,925 | 2,657,264 | - | 16,462,575 | 187,215 79 | - | 9,009,346 | 174,894 08 | 87,092 85 | 151,575 96 |
| Irving, N. Y. | 9,632,721 | - | - | 11,758,337 | 116,941 20 | - | - | - | 59,855 44 | - |
| Manhattan Fire, N. Y. | 33,613,391 | 122,900 | - | 52,747,118 | 632,593 74 | - | 5,202,695 | 36,163 65 | 311,170 34 | 28,868 95 |
| Manufacturers', N. J. | 8,529,129 | - | - | 13,306,768 | 133,199 76 | - | - | - | 45,909 34 | - |
| Manufacturers' F. and M., Mass. | 26,278,791 | 6,267,105 | - | 27,932,698 | 314,793 77 | - | 13,755,271 | 247,961 71 | 98,687 47 | 176,913 96 |
| Merchants, N. J. | 40,840,403 | - | - | 47,105,406 | 477,899 41 | - | - | - | 166,099 26 | - |
| Merchants, R. I. | 13,092,138 | 3,000 | - | 14,457,305 | 216,347 85 | - | 572,130 | 1,509 12 | 92,107 90 | 133 13 |
| Meriden Fire, Conn. | 9,257,405 | - | - | 12,292,506 | 186,847 47 | - | - | - | 83,804 65 | - |
| National Fire, Conn. | 30,050,151 | - | - | 28,435,275 | 354,646 11 | - | - | - | 178,670 51 | - |

TABLE VI. — CONCLUDED.

| NAME OF COMPANY. | RISKS IN FORCE. | | RISKS WRITTEN DURING THE YEAR. | | | | LOSSES PAID. | |
|-------------------------------------|-----------------|--------------------|--------------------------------|----------------------------|--------------------|----------------------------|-----------------|--------------------|
| | Fire. | Marine and Inland. | Fire. | Premiums received thereon. | Marine and Inland. | Premiums received thereon. | Fire. | Marine and Inland. |
| National Fire, N. Y. | \$3,175,723 | — | \$6,954,569 | \$200,262 35 | — | — | \$61,244 24 | — |
| Northwestern National, Wis. | 23,778,278 | \$359,700 | 34,716,731 | 463,986 86 | \$11,389,251 | \$138,213 45 | 254,117 06 | \$100,614 61 |
| Orient, Conn. | 24,276,354 | — | 25,666,349 | 346,745 90 | — | — | 172,013 01 | — |
| Patterson Fire, N. J. | 7,481,345 | — | 8,033,468 | 131,135 09 | — | — | 27,772 18 | — |
| Pennsylvania Fire, Pa. | 47,795,823 | — | 47,409,487 | 648,474 67 | — | — | 316,365 08 | — |
| Peoples', N. J. | 19,581,138 | — | 23,290,339 | 329,629 41 | — | — | 167,836 65 | — |
| Peoples' Fire, N. J. | 14,170,425 | — | 14,663,066 | 192,409 98 | — | — | 68,808 34 | — |
| Phoenix, N. Y. | 115,544,175 | 1,678,482 | 142,743,791 | 1,395,155 82 | 25,524,481 | 204,900 58 | 466,283 78 | 59,815 09 |
| Phoenix, Conn. | 115,826,131 | — | 99,840,705 | 1,452,672 45 | — | — | 871,585 29 | — |
| Prescott, Mass. | 12,620,845 | — | 12,916,829 | 154,330 60 | — | — | 48,745 79 | — |
| Providence Washington, R. I. | 13,801,088 | 617,656 | 22,893,838 | 211,739 30 | 17,268,407 | 83,034 73 | 57,076 45 | 12,008 06 |
| Revere Fire, Mass. | 3,464,416 | — | 4,838,876 | 43,707 88 | — | — | 751 70 | — |
| Rochester German, N. Y. | 13,784,049 | 223,900 | 16,147,532 | 198,615 28 | 711,100 | 4,413 03 | 99,125 56 | 8,875 42 |
| Roger Williams, R. I. | 12,943,664 | 689,426 | 14,766,734 | 221,386 44 | 22,861,495 | 93,160 68 | 108,209 80 | 48,707 28 |
| Security, Conn. | 13,870,601 | 893,720 | 14,382,202 | 129,867 86 | 2,734,910 | 77,259 81 | 67,997 29 | 48,449 68 |
| Shawmut, Mass. | 4,202,071 | — | 4,432,336 | 65,441 86 | — | — | 3,761 95 | — |
| Shoe and Leather, Mass. | 12,460,173 | 1,328,814 | 13,333,519 | 166,951 11 | 4,699,032 | 105,496 38 | 62,386 66 | 45,891 96 |
| Springfield F. and M., Mass. | 62,591,124 | — | 55,466,378 | 666,994 92 | — | — | 310,857 93 | — |
| Standard Fire, N. J. | 9,175,932 | — | 9,797,078 | 152,896 58 | — | — | 67,108 28 | — |
| St. Paul F. and M., Minn. | 29,104,304 | 323,050 | 25,689,142 | 471,739 09 | 14,904,369 | 106,680 28 | 236,777 89 | 53,472 50 |
| Traders', Ill. | 15,940,838 | 148,943 | 30,560,377 | 365,518 75 | 13,006,024 | 74,190 49 | 101,378 66 | 35,311 94 |
| Traders' and Mechanics' Mass. | 3,610,279 | — | 2,496,125 | 37,670 96 | — | — | 10,792 57 | — |
| Westchester Fire, N. Y. | 72,112,806 | — | 75,979,125 | 838,920 90 | — | — | 402,042 85 | — |
| Williamsburgh City Fire, N. Y. | 49,734,758 | — | 51,305,241 | 417,023 88 | — | — | 140,312 19 | 1,193 70 |
| Totals | \$3,152,734,731 | \$32,358,468 | \$3,256,611,794 | \$37,444,242 48 | \$361,737,224 | \$4,381,474 69 | \$17,265,706 98 | \$2,488,279 69 |

| MUTUAL COS. OF OTHER STATES. | | | | | | | | | |
|-----------------------------------|-----------------|--------------|-----------------|-----------------|---|---------------|----------------|-----------------|----------------|
| Holyoke Mutual Fire, Mass..... | \$21,976,362 | - | \$7,403,601 | \$100,813 54 | - | - | - | \$43,237 63 | - |
| Lycoming Fire, Pa..... | 64,745,448 | - | 54,944,865 | 574,933 21 | - | - | - | 557,132 12 | - |
| Mechanics' Mutual, Mass..... | 1,676,626 | - | 1,676,626 | 23,456 58 | - | - | - | 564 25 | - |
| Millville Mutual M. and F., N. J. | 9,940,988 | \$1,194,577 | 8,286,558 | 139,624 25 | - | \$2,585,283 | \$153,262 74 | 81,945 93 | \$74,837 51 |
| Quincy Mutual Fire, Mass..... | 26,138,693 | - | 7,147,333 | 106,374 40 | - | - | - | 41,612 18 | - |
| Suffolk Mutual, Mass..... | 1,059,993 | - | 1,106,493 | 15,856 76 | - | - | - | 356 21 | - |
| Totals..... | \$125,638,110 | \$1,194,577 | \$30,565,278 | \$961,067 74 | - | \$2,585,283 | \$153,262 74 | \$724,898 32 | \$74,837 51 |
| COS. OF FOREIGN COUNTRIES. | | | | | | | | | |
| U. S. Branches. | | | | | | | | | |
| British America, Canada..... | \$15,814,871 | \$300,100 | \$29,438,012 | \$254,418 01 | - | \$3,722,850 | \$27,475 34 | \$58,210 71 | \$24,983 45 |
| Commercial Union, Eng..... | 57,180,837 | - | 71,577,044 | 912,585 10 | - | - | - | 322,353 11 | - |
| Hamburg Bremen, Hamburg.... | 28,386,609 | - | 39,549,808 | 416,065 90 | - | - | - | 97,863 67 | - |
| Lancashire, Eng..... | 38,945,964 | - | 57,246,492 | 681,029 13 | - | - | - | 325,022 47 | - |
| L. and L. and Globe, Eng..... | 202,593,240 | - | 288,098,073 | 2,870,852 17 | - | - | - | 929,316 17 | - |
| London Assurance Corp., Eng.... | 42,914,590 | - | 50,062,489 | 379,129 01 | - | - | - | 106,104 20 | - |
| N. British and Mercantile, G. B. | 114,825,674 | - | 139,514,781 | 1,081,504 34 | - | - | - | 723,767 97 | - |
| Queen, Eng..... | 74,714,413 | - | 91,637,237 | 1,073,023 07 | - | - | - | 450,174 83 | - |
| Royal, Eng..... | 164,947,314 | - | 167,327,803 | 1,908,066 83 | - | - | - | 757,775 94 | - |
| Royal Canadian, Canada..... | 55,193,938 | 737,652 | 61,218,450 | 753,976 26 | - | 6,940,500 | 89,484 90 | 184,310 28 | 24,390 94 |
| Scottish Commercial, Scotland... | 25,847,628 | - | 30,414,520 | 346,096 87 | - | - | - | 151,280 24 | - |
| Western Assurance, Canada..... | 28,156,929 | 53,300 | 34,615,149 | 419,232 59 | - | 6,873,034 | 56,279 28 | 119,280 99 | 54,984 86 |
| Totals..... | \$839,521,107 | \$1,091,052 | \$1,053,699,848 | \$11,395,978 78 | - | \$16,541,384 | \$173,239 52 | \$4,225,460 58 | \$104,359 25 |
| Recapitulation. | | | | | | | | | |
| Maine Stock Companies..... | \$14,644,724 | \$2,364,208 | \$17,277,129 | \$222,155 11 | - | \$8,757,191 | \$288,324 29 | \$122,279 75 | \$178,409 50 |
| Stock Companies of other States | 3,152,734,731 | 32,358,485 | 3,256,611,794 | 37,444,242 46 | - | 361,737,324 | 4,381,474 69 | 17,285,706 98 | 2,488,279 69 |
| Mut. Companies of other States . | 1,194,577 | 1,194,577 | 80,565,278 | 961,057 74 | - | 2,585,283 | 153,262 74 | 724,898 32 | 74,837 51 |
| * Companies of Foreign Countries | 839,521,107 | 1,091,052 | 1,053,699,848 | 11,395,978 78 | - | 16,541,384 | 173,239 52 | 4,225,460 58 | 104,359 25 |
| Aggregate..... | \$4,132,438,672 | \$37,008,319 | \$4,408,154,049 | \$50,032,434 11 | - | \$389,621,082 | \$4,996,801 24 | \$22,358,345 63 | \$2,845,885 95 |

* U. S. Branches.

TABLE VII. — Showing the business transacted in Maine during the year ending December 31st, 1875, by Fire, Fire-Marine and Marine Insurance Companies.

| NAME OF COMPANY. | RISKS WRITTEN. | | | | LOSSES PAID. | | Losses Incurred. | Taxes paid on Premiums. |
|-------------------------------|----------------------------|--------------|--------------------|----------------------------|--------------|--------------------|------------------|-------------------------|
| | Premiums received thereon. | | Marine and Inland. | Premiums received thereon. | Fire. | Marine and Inland. | | |
| | Fire. | | | | | | | |
| MAINE STOCK COMPANIES. | | | | | | | | |
| Bangor..... | \$4,338,749 | \$33,271 58 | - | \$1,843,365 | \$88,555 92 | \$3,339 33 | \$7,919 86 | - |
| Merchants' Marine..... | - | - | - | 1,787,466 | 67,733 22 | - | \$52,270 48 | - |
| Ocean..... | - | - | - | 2,167,716 | 101,241 20 | 7,774 80 | 48,690 89 | - |
| Union..... | - | - | - | - | - | - | 54,670 86 | - |
| Totals..... | \$4,338,749 | \$33,271 58 | - | \$5,788,537 | \$257,530 34 | \$11,114 13 | \$171,326 89 | - |
| STOCK COS. OF OTHER STATES. | | | | | | | | |
| Atlas, Conn..... | \$8,988,716 | \$123,121 38 | - | - | - | \$74,150 13 | \$70,697 05 | \$979 42 |
| Alliance, Mass..... | 221,625 | 2,774 12 | - | - | - | - | 800 00 | 55 48 |
| Amazon, O..... | 1,048,144 | 16,944 41 | - | - | - | 14,788 36 | 16,322 97 | 43 12 |
| American Central, Mo..... | 202,520 | 4,092 97 | - | - | - | 2,600 00 | 4,246 77 | 31 65 |
| American Fire, Pa..... | 240,617 | 3,554 70 | - | - | - | 115 00 | 115 00 | 68 79 |
| Atlantic, N. Y..... | 172,540 | 3,064 69 | - | - | - | - | - | 61 09 |
| Atlantic F. and M., R. I..... | 123,326 | 1,354 71 | - | - | - | 150 00 | 150 00 | 24 09 |
| Atlas, Conn..... | 1,183,954 | 20,553 38 | - | - | - | 11,281 16 | 12,685 90 | 185 44 |
| Aurora, F. and M., O..... | 129,428 | 2,598 74 | - | - | - | 125 00 | - | 49 47 |
| Boston Marine, Mass..... | - | - | - | - | - | - | - | - |
| Buffalo German, N. Y..... | 88,253 | 901 12 | - | - | - | - | - | 18 02 |
| Citizens' N. J..... | 449,228 | 8,608 48 | - | - | - | 2,829 07 | 2,829 07 | 115 59 |
| Commerce, N. Y..... | 300,650 | 3,167 34 | - | - | - | 2,056 38 | 966 46 | 22 21 |
| Commercial Fire, N. Y..... | 126,225 | 1,790 00 | - | - | - | 208 00 | 208 00 | 29 84 |
| Commonwealth, Mass..... | 69,600 | 858 75 | - | - | - | - | - | 17 17 |
| Connecticut Fire, Conn..... | 342,450 | 3,178 26 | - | - | - | 1,592 04 | 967 04 | 31 72 |
| Continental, N. Y..... | 930,532 | 10,267 10 | - | - | - | 2,417 98 | 1,129 53 | 166 98 |

STATISTICAL TABLES.

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| | | | | | | | |
|-----------------------------------|-----------|-----------|---|---|---|---|--------|
| Dwelling House, Mass. | 71,750 | 564 23 | - | - | - | - | 11 28 |
| Equitable F. and M. R. I. | 157,425 | 1,476 96 | - | - | - | - | 29 18 |
| Exchange Fire, N. Y. | 94,400 | 838 88 | - | - | - | - | 16 77 |
| Fame, Pa. | 379,885 | 7,428 36 | - | - | - | - | 96 46 |
| Faneuil Hall, Mass. | 280,033 | 4,083 83 | - | - | - | - | 41 68 |
| Fire Association, Pa. | 683,487 | 12,250 59 | - | - | - | - | 201 65 |
| Fireman's Fund, Cal. | 327,740 | 3,774 36 | - | - | - | - | 43 53 |
| First National Fire, Mass. | 378,023 | 6,431 32 | - | - | - | - | - |
| Franklin, Mass. | 341,926 | 1,830 65 | - | - | - | - | 32 51 |
| Franklin Fire, Pa. | 1,654,928 | 24,270 31 | - | - | - | - | 279 31 |
| German American, N. Y. | 632,252 | 9,211 57 | - | - | - | - | 173 53 |
| Germania, N. J. | 241,604 | 4,172 03 | - | - | - | - | 83 44 |
| Germania Fire, N. Y. | 399,450 | 5,068 23 | - | - | - | - | 101 06 |
| Girard F. and M., Pa. | 903,171 | 10,022 96 | - | - | - | - | 165 75 |
| Globe, Mass. | 75,505 | 1,112 59 | - | - | - | - | 22 25 |
| Gloucester Fire, Mass. | 563,837 | 9,976 69 | - | - | - | - | 112 77 |
| Guaranty Fire, N. Y. | 84,433 | 1,454 32 | - | - | - | - | 29 10 |
| Hanover Fire, N. Y. | 1,073,493 | 14,970 32 | - | - | - | - | 215 38 |
| Hartford Fire, Conn. | 7,253,175 | 72,794 14 | - | - | - | - | 816 89 |
| Hoffman Fire, N. Y. | 118,375 | 1,591 23 | - | - | - | - | - |
| Home, N. Y. | 5,469,878 | 68,649 29 | - | - | - | - | 826 00 |
| Howard, N. Y. | 166,150 | 1,532 04 | - | - | - | - | 30 64 |
| Hudson, N. J. | 791,793 | 12,728 90 | - | - | - | - | 140 50 |
| Humboldt, N. J. | 46,515 | 1,117 25 | - | - | - | - | - |
| Ins. Co. of No. America, Pa. | 1,363,453 | 18,716 59 | - | - | - | - | 209 04 |
| Ins. Co. of the State of Pa., Pa. | 273,919 | 3,292 29 | - | - | - | - | 62 44 |
| Irrving, N. Y. | 61,550 | 581 24 | - | - | - | - | - |
| Manhattan Fire, N. Y. | 426,712 | 6,006 73 | - | - | - | - | 80 36 |
| Manufacturers', N. J. | 85,850 | 1,353 73 | - | - | - | - | 21 88 |
| Manufacturers' F. and M., Mass. | 666,880 | 6,176 91 | - | - | - | - | 117 55 |
| Merchants', N. J. | 758,020 | 9,502 92 | - | - | - | - | 130 71 |
| Merchants' R. I. | 686,396 | 9,232 46 | - | - | - | - | 133 80 |
| Meriden Fire, Conn. | 335,417 | 6,098 34 | - | - | - | - | 82 36 |
| National Fire, Conn. | 614,969 | 8,039 87 | - | - | - | - | 138 41 |

TABLE VII.—CONCLUDED.

| NAME OF COMPANY. | RISKS WRITTEN. | | | | LOSSES PAID. | | LOSSES INCURRED. | TAXES PAID ON PREMIUMS. |
|------------------------------------|----------------|----------------------------|--------------------|----------------------------|--------------|--------------------|------------------|-------------------------|
| | Fire. | Premiums received thereon. | Marine and Inland. | Premiums received thereon. | Fire. | Marine and Inland. | | |
| National Fire, N. Y. | \$88,250 | \$842 37 | - | - | - | - | - | \$16 85 |
| Northwestern National, Wis. | 161,442 | 2,420 16 | - | - | \$1,866 97 | - | \$1,395 00 | 11 06 |
| Orient, Conn. | 627,024 | 8,328 98 | - | - | 1,102 27 | - | 993 38 | 144 53 |
| Peterson Fire, N. J. | 31,500 | 648 00 | - | - | - | - | - | 12 96 |
| Pennsylvania Fire, Pa. | 1,270,796 | 18,488 32 | - | - | 10,400 94 | - | 10,900 94 | 161 75 |
| Peoples', N. J. | 275,040 | 4,475 89 | - | - | 1,331 00 | - | 1,265 49 | 50 90 |
| Peoples' Fire, N. J. | 113,025 | 1,400 85 | - | - | - | - | - | 28 02 |
| Phoenix, N. Y. | 1,083,433 | 15,836 68 | - | - | 3,061 20 | - | 3,061 20 | 255 61 |
| Phoenix, Conn. | 1,842,393 | 22,922 70 | - | - | 21,907 65 | - | 13,263 41 | 20 30 |
| Prescott, Mass. | 79,900 | 982 94 | - | - | - | - | - | 19 65 |
| Providence Washington, R. I. | 228,157 | 2,576 88 | - | - | 1,026 55 | - | 1,026 55 | 31 00 |
| Revere Fire, Mass. | 6,600 | 51 60 | - | - | - | - | - | 1 03 |
| Rochester German, N. Y. | 251,596 | 3,104 06 | - | - | 477 52 | - | 477 52 | 52 53 |
| Roger Williams, R. I. | 962,968 | 14,781 89 | \$273,778 | \$4,575 89 | 6,550 01 | \$263 00 | 6,121 33 | 250 90 |
| Security, Conn. | 258,940 | 3,706 77 | - | - | 3,478 14 | - | 475 00 | 4 57 |
| Shawmut, Mass. | 146,171 | 2,313 97 | - | - | 147 64 | - | 147 64 | 43 83 |
| Shoe and Leather, Mass. | 498,985 | 8,245 13 | - | - | 6,210 79 | - | 6,710 79 | 60 69 |
| Springfield F. and M., Mass. | 2,904,608 | 38,000 00 | - | - | 12,901 66 | - | 10,498 95 | 501 97 |
| Standard Fire, N. J. | 307,980 | 5,327 98 | - | - | 1,361 30 | - | 1,366 18 | 79 24 |
| St. Paul F. and M., Minn. | 395,331 | 6,899 15 | - | - | 6,194 03 | - | 6,794 13 | 34 10 |
| Traders', Ill. | 248,147 | 3,177 39 | - | - | 4,257 13 | - | 4,857 13 | - |
| Traders' and Mechanic', Mass. | 153,225 | 2,916 60 | - | - | 1,698 44 | - | 1,598 44 | 26 36 |
| Westchester Fire, N. Y. | 1,040,716 | 11,107 75 | - | - | 7,789 20 | - | 7,789 20 | 66 37 |
| Williamsburg City Fire, N. Y. | 54,367 | 616 34 | - | - | - | - | - | 10 83 |
| Totals | \$55,107,595 | \$730,135 78 | \$273,778 | \$4,575 89 | \$326,903 38 | \$263 00 | \$314,668 27 | \$8,220 26 |

| MUTUAL COS. OF OTHER STATES. | | | | | | | | | |
|----------------------------------|---------------------|---------------------|--------------------|---------------------|---------------------|---------------------|---------------------|--------------------|--|
| Holyoke Mutual Fire, Mass..... | \$806,860 | \$9,313 98 | - | - | \$2,665 08 | - | \$2,665 08 | \$132 97 | |
| Lycoming Fire, Pa..... | 284,168 | 5,273 66 | - | - | 2,500 00 | - | 3,250 00 | 55 47 | |
| Mechanics' Mutual, Mass..... | 14,900 | 169 75 | - | - | 273 00 | - | 273 00 | - | |
| Millville Mutual M. and F., N.J. | 301,302 | 4,519 53 | \$514,267 | \$45,466 11 | 600 00 | \$40,828 71 | 44,717 80 | 171 14 | |
| Quincy Mutual Fire, Mass..... | 94,900 | 1,587 36 | - | - | 129 33 | - | 129 33 | 29 16 | |
| Suffolk Mutual, Mass..... | 10,800 | 122 25 | - | - | - | - | - | 2 44 | |
| Totals | \$1,512,930 | \$20,986 53 | \$514,267 | \$45,466 11 | \$6,167 41 | \$40,828 71 | \$51,035 21 | \$391 18 | |
| COS. OF FOREIGN COUNTRIES. | | | | | | | | | |
| U. S. Branches. | | | | | | | | | |
| British America, Canada..... | \$44,200 | \$599 21 | - | - | - | - | - | \$11 98 | |
| Commercial Union, Eng..... | 669,600 | 10,284 10 | - | - | \$2,399 65 | - | \$56 43 | 167 68 | |
| Hamburg Bremen, Hamburg.... | 70,150 | 757 25 | - | - | 50 00 | - | 1,550 00 | 14 15 | |
| Lancashire, Eng..... | 102,525 | 1,442 12 | - | - | - | - | - | 28 84 | |
| L. and L. and Globe, Eng..... | 2,311,338 | 29,109 05 | - | - | 10,074 87 | - | 11,774 67 | 380 69 | |
| London Assurance Corp., Eng... | 518,017 | 6,276 31 | - | - | 1,055 72 | - | 1,055 72 | 104 41 | |
| N. British and Mercantile, G. B. | 2,007,360 | 29,071 27 | - | - | 5,371 96 | - | 5,371 96 | 473 99 | |
| Queen, Eng..... | 1,053,885 | 16,419 80 | - | - | 951 67 | - | 951 67 | 309 36 | |
| Royal, Eng..... | 2,085,792 | 36,800 96 | - | - | 9,910 90 | - | 8,603 66 | 527 80 | |
| Royal Canadian, Canada..... | 917,720 | 12,229 28 | - | - | 5,494 96 | - | 5,994 96 | 134 68 | |
| Scottish Commercial, Scotland... | 225,000 | 3,155 44 | - | - | - | - | - | 63 11 | |
| Western Assurance, Canada..... | 142,850 | 2,637 79 | - | - | 1,977 75 | - | 987 50 | 13 20 | |
| Totals | \$10,148,437 | \$148,282 58 | - | - | \$37,287 23 | - | \$36,345 57 | \$2,219 89 | |
| Recapitulation. | | | | | | | | | |
| Maine Stock Companies..... | \$4,338,749 | \$33,271 58 | \$5,788,537 | \$257,530 34 | \$11,114 13 | \$155,632 23 | \$171,326 39 | - | |
| Stock Companies of other States. | 55,107,595 | 730,135 78 | 273,778 | 4,575 89 | 396,903 88 | 263 00 | 314,668 27 | \$8,220 26 | |
| Mut. Companies of other States.. | 1,512,930 | 20,986 53 | 514,267 | 45,466 11 | 6,167 41 | 40,828 71 | 51,035 21 | 391 18 | |
| * Companies of Foreign Countries | 10,148,437 | 148,282 58 | - | - | 37,287 28 | - | 36,345 57 | 2,219 89 | |
| Aggregate | \$71,107,711 | \$932,676 47 | \$6,576,582 | \$307,572 34 | \$331,472 20 | \$196,723 94 | \$573,375 44 | \$10,331 33 | |

* U. S. Branches.

TABLE VIII.—Showing the Assets, Risks in force, and Risks written and Losses paid during the year, of
Maine Mutual Fire and Marine Insurance Companies.

| NAME OF COMPANY. | LOCATION. | Premium notes. | Other Assets | Total Assets. | Risks in force. | Risks written. | Losses paid. |
|-------------------------------------|---------------------|-------------------|--------------|---------------|--------------------|-------------------|--------------|
| MAINE MUTUAL FIRE COMPANIES. | | | | | | | |
| Bangor..... | Bangor..... | \$76,153 82 | \$29,476 76 | \$105,630 58 | \$3,221,216 00 | \$1,512,265 00 | \$13,888 47 |
| Brunswick Farmers'..... | Brunswick..... | 10,785 33 | 305 67 | 11,091 00 | 178,710 00 | 28,950 00 | 600 00 |
| Casco..... | Casco..... | 4,000 75 | - | 4,000 75 | 79,349 00 | 14,150 00 | 400 00 |
| Chesterfield..... | Chesterfield..... | 2,347 25 | 11 59 | 2,358 84 | 46,945 00 | 47,745 00 | - |
| Cumberland..... | Cumberland..... | 7,947 88 | 45 50 | 7,993 38 | 165,150 00 | 21,277 00 | 1,191 50 |
| Danville..... | Auburn..... | 6,231 30 | 236 25 | 6,467 55 | 193,442 00 | 10,635 90 | 525 00 |
| Eastport..... | Eastport..... | 14,621 80 | 350 00 | 14,971 80 | 2,100 00 | 6,000 00 | 1,450 00 |
| Eliot and Kittery..... | Eliot..... | 69,524 00 | 689 67 | 60,213 67 | 984,448 00 | 237,040 00 | 16 00 |
| Falmouth..... | Falmouth..... | - | - | - | - | - | - |
| Fayette..... | Fayette..... | 2,345 25 | 40 81 | 2,385 86 | 54,590 00 | 23,312 00 | - |
| Fryeburg..... | Fryeburg..... | 8,059 02 | - | 8,059 02 | 203,707 00 | 55,711 00 | - |
| Gorham Farmers'..... | Gorham..... | 20,523 10 | 76 93 | 20,600 03 | 205,231 00 | \$6,841 00 | - |
| Harpwell..... | Harpwell..... | 9,634 66 | 231 99 | 9,866 65 | 165,642 00 | 28,800 00 | - |
| Harrison..... | Harrison..... | 5,870 58 | 91 82 | 5,962 40 | 113,221 00 | 47,530 00 | 540 00 |
| Hope..... | Hope..... | 3,333 41 | 45 42 | 3,378 83 | 25,456 00 | 3,350 00 | - |
| Jay..... | Jay..... | 6,484 50 | 153 05 | 6,637 55 | 107,395 00 | 50,380 00 | 500 00 |
| Kennebunk..... | Kennebunk..... | 2,342 00 | 2,342 00 | 10,432 00 | 199,580 00 | 39,530 00 | - |
| Litchfield..... | Litchfield..... | 8,134 00 | 95 17 | 6,229 17 | 113,325 00 | 116,875 00 | - |
| Lovell..... | Lovell..... | 3,328 20 | 44 49 | 3,372 69 | 56,045 00 | 5,100 00 | - |
| Monmouth..... | Monmouth..... | 100,707 80 | 8,274 69 | 108,982 49 | 3,632,165 00 | 1,034,865 00 | 8,024 40 |
| North Yarmouth..... | North Yarmouth..... | 12,320 36 | - | 12,320 36 | 241,732 00 | 59,908 00 | 335 00 |
| Norway..... | Norway..... | 10,540 50 | - | 10,540 50 | 166,375 00 | 42,725 00 | 696 00 |
| Otisfield..... | Otisfield..... | - | 45 00 | 45 00 | 106,923 00 | 2,775 00 | 6 00 |
| Penobscot..... | Bangor..... | 144,100 55 | 24,891 46 | 168,992 01 | 2,926,436 00 | 519,681 00 | 8,801 78 |
| Piscataquis..... | Dover..... | 87,817 26 | 480 60 | 88,297 86 | 1,669,565 00 | 618,077 00 | 2,476 00 |

| | | | | | | | |
|-----------------------------|----------------|--------------|--------------|--------------|-----------------|----------------|-------------|
| Raymond..... | Raymond..... | 3,451 13 | 4 50 | 3,455 63 | 65,330 00 | 10,785 00 | - |
| Saco..... | Saco..... | 8,608 10 | 28,179 21 | 36,787 31 | 691,078 00 | 162,300 00 | 1,450 00 |
| Sidney..... | Sidney..... | 4,406 20 | 17 41 | 4,423 61 | 131,945 00 | 16,250 00 | 200 00 |
| Somerset..... | Somerset..... | 44,207 94 | 8,027 16 | 52,235 10 | 2,707,065 00 | 545,575 00 | 7,817 09 |
| Thomaston..... | Thomaston..... | 18,824 86 | 500 00 | 19,324 86 | 14,615 00 | - | - |
| Union Farmers'..... | Union..... | 5,985 00 | 411 11 | 6,396 11 | 58,850 00 | 12,800 00 | - |
| Warren Farmers'..... | Warren..... | 4,143 51 | 356 66 | 4,500 17 | 117,148 00 | 60,725 00 | - |
| Waterford..... | Waterford..... | 3,308 95 | 174 40 | 3,483 35 | 60,070 00 | 9,305 00 | - |
| Wells..... | Wells..... | 28,027 49 | 1,326 60 | 29,354 09 | 471,900 00 | 95,725 00 | 630 00 |
| West Bangor and Hermon..... | Hermon..... | - | 196 43 | 196 43 | 48,925 00 | 10,450 00 | - |
| Wilton..... | Wilton..... | 6,125 35 | 45 00 | 6,170 35 | 104,795 00 | 21,420 00 | - |
| Windham..... | Windham..... | 13,582 92 | 65 81 | 13,648 75 | 228,805 00 | 40,335 00 | - |
| Woolwich..... | Woolwich..... | 3,402 87 | 125 00 | 3,527 87 | 83,225 00 | 13,150 00 | - |
| Totals..... | Totals..... | \$754,775 63 | \$107,357 99 | \$862,133 62 | \$19,572,839 00 | \$5,561,322 00 | \$49,244 22 |
| MAINE MUTUAL MARINE COS. | | | | | | | |
| † Boothbay Fishing | Boothbay..... | \$10,862 65 | \$63,292 62 | \$74,155 27 | - | \$244,815 00 | - |
| Portland Fishing..... | Portland..... | \$10,862 65 | \$63,292 62 | \$74,155 27 | - | \$244,815 00 | - |
| Totals..... | Totals..... | \$21,725 30 | \$126,585 24 | \$148,310 54 | - | \$489,630 00 | - |
| Aggregate..... | Aggregate..... | \$765,638 28 | \$170,650 61 | \$936,288 89 | \$19,572,839 00 | \$5,806,137 00 | \$49,244 22 |

* No return.

† No business.

MAINE STOCK FIRE-MARINE AND MARINE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
STOCK FIRE-MARINE AND MARINE INSURANCE COMPANIES
OF THE STATE OF MAINE, SHOWING THEIR CONDI-
TION ON THE 31st DAY OF DECEMBER, 1875.

BANGOR INSURANCE COMPANY.

BANGOR.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

M. H. ANGELL, *President.*

O. B. PLUMMER, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | 201,520 00 |

II. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage, (first liens)..... | \$226,400 00 |
|--|--------------|

STOCKS AND BONDS OWNED BY THE COMPANY.

| | <i>Par value.</i> | <i>Market value.</i> | |
|------------------------|--------------------|----------------------|------------------|
| Bangor city bonds..... | \$10,000 00 | \$10,210 00 | |
| U. S. 5-20 bonds..... | 12,000 00 | 14,385 00 | |
| Total..... | \$22,000 00 | \$24,595 00 | 24,595 00 |

LOANS ON COLLATERALS.

| | <i>Par value.</i> | <i>Market value.</i> | <i>Amount loaned.</i> | |
|--|--------------------|----------------------|-----------------------|------------------|
| Mercantile National Bank stock..... | \$3,050 00 | \$3,750 00 | \$3,000 00 | |
| First National Bank stock..... | 1,800 00 | 2,250 00 | 2,000 00 | |
| Kenduskeag National Bank stock... | 2,000 00 | 2,700 00 | 2,600 00 | |
| Maine Telegraph Company stock.... | 1,200 00 | 1,800 00 | 1,200 00 | |
| Bangor Boom Company stock..... | 2,700 00 | 2,970 00 | 2,000 00 | |
| Burlington and Cedar Rapids Railroad bonds..... | 1,000 00 | 900 00 | 900 00 | |
| Dexter town bonds..... | 2,200 00 | 2,116 00 | 2,000 00 | |
| Maine Central Railroad bonds..... | 300 00 | 300 00 | 300 00 | |
| United States 5-20 bonds..... | 2,000 00 | 2,200 00 | 2,000 00 | |
| Penobscot Boom and Oldtown Bridge Company stock..... | 1,000 00 | 1,100 00 | 1,000 00 | |
| Androscoggin and Kennebec Railroad bonds..... | 5,000 00 | 6,000 00 | 5,000 00 | |
| United States bonds..... | | | | |
| State of Maine bonds..... | | | | |
| European and North American Railroad bonds..... | 5,000 00 | 4,500 00 | 4,000 00 | |
| Total..... | \$27,250 00 | \$30,686 00 | \$25,400 00 | 25,400 00 |

MAINE STOCK FIRE-MARINE AND

| | |
|--|---------------------|
| Cash in the company's principal office and in bank..... | \$28,675 70 |
| Interest due and accrued on stocks not included in "market value" | 135 00 |
| Interest due and accrued on collateral loans | 13,476 00 |
| Gross premiums in due course of collection | 16,449 34 |
| Bills receivable, not matured, taken for fire, marine and inland risks.... | 5,569 88 |
| Aggregate of all the admitted assets of the company at their actual value..... | <u>\$340,700 92</u> |

III. LIABILITIES.

| | |
|---|---------------------|
| Losses unadjusted including all reported and supposed losses..... | \$34,049 10 |
| Losses resisted, including interest, costs and expenses | 3,750 00 |
| Net amount of unpaid losses and claims..... | <u>\$37,799 10</u> |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$70,483 13 |
| Reinsurance pro rata on fire risks running more than one year | 23,974 53 |
| Reinsurance at 50 per cent. of premiums on inland risks... | 162 50 |
| Amount required to safely reinsure all outstanding risks | 94,620 16 |
| Due and accrued for salaries, rent and other expenses..... | 987 50 |
| All other demands against the company, viz: commissions..... | 1,685 79 |
| Total amount of liabilities, except capital stock and net surplus..... | <u>\$135,092 55</u> |
| Capital actually paid up in cash..... | 201,520 00 |
| Surplus beyond capital..... | 4,088 37 |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$340,700 92</u> |

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|---|---------------------|--------------------|---------------------|
| Gross premiums received in cash..... | \$246,800 93 | \$34,656 38 | |
| Deduct reinsurance, rebate and return premiums..... | 24,645 82 | 4,860 01 | |
| Net cash received for premiums..... | <u>\$222,155 11</u> | <u>\$29,796 37</u> | \$251,951 48 |
| Bills and notes received for premiums remaining unpaid... | | <u>\$2,140 50</u> | |
| Received for interest on bonds and mortgages..... | | | 17,802 00 |
| Income from all other sources..... | | | 1,083 35 |
| Aggregate amount of income received in cash..... | | | <u>\$270,836 73</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|-----------------------------------|---------------------|--------------------|--------------|
| Gross amount paid for losses..... | \$114,504 95 | \$29,607 74 | |
| Deduct salvage, reinsurance..... | - | 2,646 14 | |
| Net amount paid for losses..... | <u>\$114,504 95</u> | <u>\$26,961 60</u> | \$141,466 55 |

| | |
|---|---------------------|
| Paid for commissions or brokerage..... | \$45,233 53 |
| Salaries and other charges of officers, clerks and other employees..... | 6,506 39 |
| Paid for State, national and local taxes..... | 4,436 09 |
| All other expenditures..... | 19,914 61 |
| Aggregate amount of expenditures in cash..... | <u>\$217,557 17</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Inland risks.</i> | <i>Premiums.</i> |
|-------------------------------|---------------------|---------------------|----------------------|------------------|
| In force December 31, 1874... | \$5,414,341 | \$103,820 36 | - | - |
| Written during the year..... | 17,277,129 | 222,155 11 | \$2,968,654 | \$34,618 80 |
| Total..... | \$22,691,470 | \$325,975 47 | \$2,968,654 | \$34,618 80 |
| Deduct those terminated..... | 8,046,746 | 145,051 66 | 2,958,154 | 34,293 80 |
| Net amount in force..... | <u>\$14,644,724</u> | <u>\$180,923 81</u> | <u>\$10,500</u> | <u>\$335 00</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---------------------------------|-----------------|
| Risks taken, (fire)..... | \$4,338,749 00 |
| Premiums received..... | 33,271 58 |
| Losses paid on risks taken..... | 3,339 33 |
| Losses incurred in Maine..... | <u>7,919 86</u> |

MERCHANTS' MARINE INSURANCE COMPANY.

BANGOR.

INCORPORATED IN 1870. COMMENCED BUSINESS IN 1870.

JOHN B. FOSTER, *President.*JOHN F. KIMBALL, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|-------------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | <u>150,000 00</u> |

II. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage, (first liens)..... | \$127,800 00 |
|--|--------------|

STOCKS AND BONDS OWNED BY THE COMPANY.

| | <i>Par value.</i> | <i>Market value.</i> | |
|--------------------------|--------------------|----------------------|-----------|
| Bangor city bonds..... | \$16,000 00 | \$16,400 00 | |
| Portland city bonds..... | 5,000 00 | 5,100 00 | |
| Total..... | <u>\$21,000 00</u> | <u>\$21,500 00</u> | 21,500 00 |

MAINE STOCK FIRE-MARINE AND

LOANS ON COLLATERALS.

| | <i>Par value.</i> | <i>Market value.</i> | <i>Amount loaned.</i> | |
|------------------------------------|-----------------------|--------------------------|---------------------------|--------------------|
| Farmers' National Bank stock..... | \$1,200 00 | \$1,500 00 | \$1,200 00 | |
| First National Bank stock..... | 1,600 00 | 2,000 00 | 2,000 00 | |
| Howard National Bank stock..... | 1,000 00 | 1,100 00 | 1,000 00 | |
| Kenduskeag National Bank stock.... | 3,000 00 | 4,050 00 | 3,000 00 | |
| Richmond National Bank stock..... | 500 00 | 500 00 | 500 00 | |
| Second National Bank stock..... | 5,000 00 | 7,500 00 | 5,500 00 | |
| Traders' National Bank stock..... | 3,000 00 | 3,900 00 | 3,000 00 | |
| Bangor Gas Company stock..... | 1,100 00 | 1,100 00 | 1,000 00 | |
| Eastern Express Company stock..... | 2,000 00 | 2,400 00 | 2,000 00 | |
| Union Pacific Railroad bonds..... | 1,000 00 | 1,030 00 | 1,000 00 | |
| U. S. 5-20 bonds..... | 1,000 00 | 1,190 00 | 1,000 00 | |
| Bangor city bonds..... | 500 00 | 510 00 | 500 00 | |
| B. and N. A. Railroad bonds..... | 1,000 00 | 500 00 | 500 00 | |
| Total | \$21,900 00 | \$27,280 00 | \$22,200 00 | \$22,200 00 |

| | |
|--|---------------------|
| Cash in the company's principal office and in bank..... | 20,611 10 |
| Gross premiums in due course of collection..... | 18,881 70 |
| Bills receivable, not matured, taken for marine and inland risks..... | 103,151 34 |
| Aggregate of all the admitted assets of the company at their actual value | \$314,144 14 |

III. LIABILITIES.

| | |
|---|---------------------|
| Net amount of unpaid losses and claims..... | \$35,000 00 |
| Gross premiums received on all unexpired marine risks.... | \$62,252 43 |
| Amount required to safely reinsure all outstanding risks..... | 62,252 43 |
| Due and to become due for borrowed money..... | 2,200 00 |
| Total amount of liabilities, except capital stock and net surplus..... | \$99,452 43 |
| Capital actually paid up in cash..... | 150,000 00 |
| Surplus beyond capital..... | 64,691 71 |
| Aggregate of all liabilities, including stock and net surplus..... | \$314,144 14 |

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Net cash received for premiums, (marine)..... | \$95,712 18 |
| Received for interest and dividends from all sources..... | 4,482 64 |
| Aggregate amount of income received in cash..... | \$100,194 82 |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------------|
| Net amount paid for losses, (marine)..... | \$52,270 48 |
| Cash dividends actually paid..... | 15,000 00 |
| Paid for commissions or brokerage..... | 3,247 50 |
| Salaries and other charges of officers, clerks and other employees..... | 4,210 76 |
| Aggregate amount of expenditures in cash..... | \$74,728 74 |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Marine risks.</i> | <i>Premiums.</i> |
|---------------------------------|----------------------|---------------------|
| In force December 31, 1874..... | \$967,934 | \$75,328 25 |
| Written during the year..... | 1,843,365 | 88,555 92 |
| Total..... | <u>\$2,811,299</u> | <u>\$163,884 17</u> |
| Deduct those terminated..... | 1,994,818 | 101,631 74 |
| Net amount in force | <u>\$816,481</u> | <u>\$62,252 43</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---------------------------------|------------------|
| Risks taken, (marine)..... | \$1,843,365 00 |
| Premiums received..... | 88,555 92 |
| Losses paid on risks taken..... | 52,270 48 |
| Losses incurred in Maine..... | <u>52,270 48</u> |

OCEAN INSURANCE COMPANY.

PORTLAND.

INCORPORATED IN 1832. COMMENCED BUSINESS IN 1833.

CHARLES M. DAVIS, *President.*GEORGE A. WRIGHT, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------------|
| Capital authorized..... | \$200,000 00. |
| Capital actually paid up in cash..... | <u>140,000 00.</u> |

II. ASSETS.

| | |
|---|--------------|
| Real estate owned by the company, unincumbered..... | \$80,000 00. |
| Loans on bond and mortgage, (first liens) | 700 00. |

STOCKS AND BONDS OWNED BY THE COMPANY.

| | <i>Par value.</i> | <i>Market value.</i> |
|--------------------------------------|-------------------|----------------------|
| Canal National Bank stock..... | \$3,600 00 | \$5,004 00 |
| Casco National Bank stock..... | 10,800 00 | 14,904 00 |
| Cumberland National Bank stock | 2,000 00 | 3,000 00 |
| First National Bank stock..... | 11,500 00 | 15,870 00 |
| Merchants' National Bank stock..... | 22,650 00 | 30,200 00 |
| Traders' National Bank stock..... | 6,900 00 | 9,591 00 |
| Portland Company stock | 2,200 00 | 1,760 00 |

MAINE STOCK FIRE-MARINE AND

Portland, Bangor and Machias Steamboat Co.

| | | | |
|--|---------------------|--------------------|-------------|
| stock | \$3,000 00 | \$1,350 00 | |
| Portland and Ogdensburg Railroad stock.... | 2,500 00 | 250 00 | |
| Total..... | <u>\$105,160 00</u> | <u>\$81,929 00</u> | \$81,929 00 |

| | | | |
|---|--|-----------|---------------------|
| Loans secured by collaterals | | 9,849 00 | |
| Cash in the company's principal office and in bank..... | | 13,082 59 | |
| Interest due and accrued on collateral loans..... | | 60 00 | |
| Gross premiums in due course of collection..... | | 44,350 74 | |
| Bills receivable, not matured, taken for marine and inland risks..... | | 682 20 | |
| All other property belonging to the company, viz: rents, \$933.75; due from other companies for reinsurance, \$27,485.54; total | | 28,419 29 | |
| Aggregate of all the admitted assets of the company at their actual value | | | <u>\$259,072 82</u> |

III. LIABILITIES.

| | | | |
|--|-------------|-------------|---------------------|
| Net amount of unpaid losses and claims, (unadjusted)..... | | \$1,500 00 | |
| Gross premiums received on all unexpired marine risks.... | \$43,478 99 | | |
| Amount required to safely reinsure all outstanding risks | | 43,478 99 | |
| Cash dividends to stockholders remaining unpaid..... | | 190 00 | |
| All other demands against the company, viz: commissions..... | | 300 00 | |
| Total amount of liabilities, except capital stock and net surplus..... | | \$45,468 99 | |
| Capital actually paid up in cash..... | | 140,000 00 | |
| Surplus beyond capital..... | | 73,603 83 | |
| Aggregate of all liabilities, including stock and net surplus | | | <u>\$259,072 82</u> |

IV. INCOME DURING THE YEAR.

| | | | |
|---|-------------|-------------|--------------------|
| Gross premiums received in cash..... | \$69,711 53 | | |
| Deduct reinsurance, rebate and return premiums | 1,978 31 | | |
| Net cash received for premiums, (marine)..... | | \$67,733 22 | |
| Received for interest on bonds and mortgages..... | | 56 00 | |
| Received for interest and dividends from all other sources..... | | 5,893 55 | |
| Income from all other sources, viz: rents..... | | 4,438 12 | |
| Aggregate amount of income received in cash | | | <u>\$78,120 89</u> |

V. EXPENDITURES DURING THE YEAR.

| | | | |
|---|-------------|-------------|--------------------|
| Gross amount paid for losses..... | \$50,090 25 | | |
| Deduct salvage, reinsurance..... | 1,399 36 | | |
| Net amount paid for losses, (marine) | | \$48,690 89 | |
| Cash dividends actually paid..... | | 15,303 00 | |
| Paid for commissions or brokerage..... | | 2,897 96 | |
| Salaries and other charges of officers, clerks and other employees..... | | 4,844 00 | |
| Paid for State, national and local taxes | | 1,130 87 | |
| All other expenditures..... | | 2,906 02 | |
| Aggregate amount of expenditures in cash..... | | | <u>\$75,772 74</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Marine risks.</i> | <i>Premiums.</i> |
|---------------------------------|----------------------|------------------|
| In force December 31, 1874..... | \$1,454,325 | \$61,414 27 |
| Written during the year..... | 1,787,456 | 64,408 37 |
| Total..... | \$3,241,681 | \$125,822 64 |
| Deduct those terminated..... | 2,486,914 | 82,343 65 |
| Net amount in force | \$754,767 | \$43,478 99 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---------------------------------|----------------|
| Risks taken, (marine)..... | \$1,787,456 00 |
| Premiums received | 67,733 22 |
| Losses paid on risks taken..... | 48,690 89 |
| Losses incurred in Maine..... | 48,690 89 |

UNION INSURANCE COMPANY.

BANGOR.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

ARAD THOMPSON, *President.*A. F. STETSON, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | 100,000 00 |

II. ASSETS.

| | |
|--|-------------|
| Loans on bond and mortgage, (first liens)..... | \$95,235 67 |
| Interest due and accrued on bond and mortgage loans..... | 5,790 88 |

BONDS OWNED BY THE COMPANY.

| | <i>Par value.</i> | <i>Market value.</i> | |
|---------------------------|-------------------|----------------------|----------|
| Bangor city bonds | \$2,000 00 | \$2,040 00 | |
| Bath city bonds..... | 1,000 00 | 1,000 00 | |
| State of Maine bonds..... | 2,000 00 | 2,080 00 | |
| Total | \$5,000 00 | \$5,120 00 | 5,120 00 |

MAINE STOCK FIRE-MARINE AND

LOANS ON COLLATERALS.

| | <i>Par value.</i> | <i>Market value.</i> | <i>Amount loaned.</i> | |
|------------------------------------|-----------------------|--------------------------|---------------------------|------------|
| Farmers' National Bank stock..... | \$1,000 00 | \$1,300 00 | \$1,000 00 | |
| Farmers' National Bank stock | 1,000 00 | 1,300 00 | 1,000 00 | |
| Farmers' National Bank stock..... | 1,000 00 | 1,300 00 | 500 00 | |
| Farmers' National Bank stock..... | 600 00 | 780 00 | 500 00 | |
| Farmers' National Bank stock..... | 500 00 | 650 00 | 500 00 | |
| Bangor Gas Company stock..... | 100 00 | 150 00 | 100 00 | |
| Total | <u>\$4,200 00</u> | <u>\$5,480 00</u> | <u>\$3,600 00</u> | \$3,600 00 |

| | |
|---|---------------------|
| Cash in the company's principal office and in bank..... | 11,937 60 |
| Interest due and accrued on stocks not included in "market value"..... | 35 00 |
| Interest due and accrued on collateral loans | 216 00 |
| Gross premiums in due course of collection..... | 33,279 15 |
| Bills receivable, not matured, taken for marine and inland risks..... | 74,827 37 |
| All other property belonging to the company..... | 1,960 69 |
| Aggregate of all the admitted assets of the company at their actual value..... | <u>\$232,002 36</u> |

UNADMITTED ASSETS.

| | |
|-----------------------|-------------------|
| Office furniture..... | <u>\$1,500 00</u> |
|-----------------------|-------------------|

III. LIABILITIES.

| | |
|--|---------------------|
| Losses unadjusted, including all reported and supposed losses..... | \$15,075 00 |
| Losses resisted, including interest, costs and expenses | 8,000 00 |
| Net amount of unpaid losses and claims..... | \$23,075 00 |
| Gross premiums received on all unexpired marine risks.... | \$63,674 71 |
| Amount required to safely reinsure all outstanding risks..... | 63,674 71 |
| Total amount of liabilities, except capital stock and net surplus..... | \$86,749 71 |
| Capital actually paid up in cash..... | 100,000 00 |
| Surplus beyond capital..... | 45,252 65 |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$232,002 36</u> |

IV. INCOME DURING THE YEAR.

| | |
|--|--------------------|
| Gross premiums received in cash..... | \$101,241 20 |
| Deduct reinsurance, rebate and return premiums..... | 20,166 70 |
| Net cash received for premiums, (marine)..... | \$81,084 50 |
| Received for interest and dividends from all sources | 11,996 39 |
| Income from all other sources.. | 4,392 21 |
| Aggregate amount of income received in cash..... | <u>\$97,473 10</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine.</i> | |
|--|-------------------|--------------------|--------------------|
| Gross amount paid for losses..... | \$7,774 80 | \$54,670 86 | |
| Deduct salvage, reinsurance..... | - | 4,184 33 | |
| Net amount paid for losses..... | <u>\$7,774 80</u> | <u>\$50,486 53</u> | \$58,261 33 |
| Cash dividends actually paid..... | | | 11,460 00 |
| Paid for commissions or brokerage..... | | | 6,052 41 |
| Salaries and other charges of officers, clerks and other employees | | | 3,664 91 |
| All other expenditures..... | | | <u>2,139 60</u> |
| Aggregate amount of expenditures in cash..... | | | <u>\$81,578 15</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Marine risks.</i> | <i>Premiums.</i> |
|---------------------------------|----------------------|---------------------|
| In force December 31, 1874..... | \$752,979 | \$62,180 58 |
| Written during the year..... | 2,157,716 | 101,241 20 |
| Total..... | <u>\$2,910,695</u> | <u>\$163,421 78</u> |
| Deduct those terminated | 2,128,238 | 99,747 07 |
| Net amount in force | <u>\$782,457</u> | <u>\$63,674 71</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine.</i> | <i>Aggregate.</i> |
|----------------------------------|-----------------|------------------|-------------------|
| Risks taken..... | - | \$2,157,716 00 | \$2,157,716 00 |
| Premiums received..... | - | 101,241 20 | 101,241 20 |
| Losses paid on risks taken | \$7,774 80 | 54,670 86 | 62,445 66 |
| Losses incurred in Maine..... | <u>7,774 80</u> | <u>54,670 86</u> | <u>62,445 66</u> |

**MAINE MUTUAL FIRE AND MARINE INSUR-
ANCE COMPANIES.**

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF
THE MUTUAL FIRE AND MARINE INSURANCE COM-
PANIES OF THE STATE OF MAINE, SHOWING
THEIR CONDITION FOR 1875.**

BANGOR MUTUAL FIRE INSURANCE COMPANY.

BANGOR.

DECEMBER 31, 1875. ORGANIZED IN 1859.

F. M. SABINE, *President.*

J. B. BRADBURY, *Secretary.*

I. ASSETS.

| | |
|--|--------------|
| U. S. bonds, market value..... | \$10,740 00 |
| State and municipal bonds..... | 12,000 00 |
| Corporation bonds and stocks | 1,800 00 |
| Cash | 4,616 76 |
| Other assets | 320 00 |
| Covenants in policies subject to assessment..... | 76,153 82 |
| | <hr/> |
| | \$105,630 58 |

II. LIABILITIES.

| | |
|-----------------------------------|------------|
| Losses unadjusted as claimed..... | \$1,300 00 |
|-----------------------------------|------------|

III. INCOME.

| | |
|---|-------------|
| Premiums or advance payments during the year..... | \$19,576 04 |
| Earnings of investments | 1,565 66 |
| Other income..... | 65 50 |
| | <hr/> |
| | \$21,207 20 |

IV. EXPENDITURES.

| | |
|---|-------------|
| For expenses of officers, agents and office expenses..... | \$5,957 02 |
| For losses paid during the year..... | 13,588 47 |
| For premiums returned for cancelled policies..... | 531 94 |
| | <hr/> |
| | \$20,077 43 |

V. MISCELLANEOUS.

| | |
|--|----------------|
| Policies issued during the year, 1,465, amount insured..... | \$1,512,265 00 |
| Policies expired and withdrawn during the year, 1,184, amount..... | 1,183,703 00 |
| Policies existing at present time, 3,155, amount..... | 3,221,216 00 |
| No assessment ever made by the company. | |
| Premiums paid in advance. | |

MAINE MUTUAL FIRE AND

BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE CO.
BRUNSWICK.

APRIL 1, 1875. ORGANIZED IN 1862.

JOHN S. GROSS, *President.*THOMAS U. EATON, *Secretary.*

I. ASSETS.

| | |
|---|-------------|
| Premium notes on policies in force or subject to assessment | \$10,785 33 |
| Unpaid assessments, worth | 113 78 |
| Cash | 191 89 |
| | <hr/> |
| | \$11,091 00 |

II. LIABILITIES.

| | |
|------------------------------------|----------|
| Losses adjusted and not paid | \$350 00 |
| For loans | 350 00 |
| | <hr/> |
| | \$700 00 |

III. INCOME.

| | |
|--|----------|
| Premiums or advance payments during the year | \$51 37 |
| From assessments during the year | 496 06 |
| | <hr/> |
| | \$547 43 |

IV. EXPENDITURES.

| | |
|---|----------|
| For expenses of officers and agents | \$50 00 |
| For losses paid during the year | 600 00 |
| | <hr/> |
| | \$650 00 |

V. MISCELLANEOUS.

| | |
|---|-------------|
| Policies issued during the year, 32, amount insured | \$28,950 00 |
| Policies existing at present time, 41, amount | 178,710 00 |
| 3 per cent. of premium note paid in advance. | |
| Premium notes taken for 6 per cent. of risk. | |

CASCO MUTUAL FIRE INSURANCE COMPANY.

CASCO.

DECEMBER 31, 1875. ORGANIZED IN 1868.

ANDREW R. GAY, *President.*SPENCER DECKER, *Secretary.*

I. ASSETS.

| | |
|--|------------|
| Premium notes on policies in force or subject to assessments | \$4,000 75 |
|--|------------|

II. LIABILITIES.

None beside risks.

III. INCOME.

| | |
|--|----------|
| From assessments during the year | \$400 00 |
|--|----------|

MARINE INSURANCE COMPANIES.

17

IV. EXPENDITURES.

| | |
|--------------------------------------|----------|
| For expenses of officers | \$15 00 |
| For losses paid during the year..... | 400 00 |
| | <hr/> |
| | \$415 00 |

V. MISCELLANEOUS.

| | |
|---|-------------|
| Policies issued during the year, 23, amount..... | \$14,150 00 |
| Policies expired and withdrawn during the year, 31, amount..... | 17,200 00 |
| Policies existing at present time, 127, amount | 79,849 00 |
| No premium paid in advance. | |

CHESTERVILLE MUTUAL FIRE INSURANCE COMPANY.

CHESTERVILLE.

DECEMBER 31, 1876. ORGANIZED IN 1876.

GEORGE L. RIGGS, *President.*CHARLES V. PINKHAM, *Secretary.*

I. ASSETS.

| | |
|---|-------------|
| Premium notes on policies in force or subject to assessments..... | \$2,847 25. |
| Cash..... | 11 59. |
| | <hr/> |
| | \$2,858 84. |

II. LIABILITIES.

None beside risks.

III. INCOME.

None.

IV. EXPENDITURES.

| | |
|--------------------------------|---------|
| For expenses of officers | \$31 00 |
| Other expenditures..... | 14 35. |
| | <hr/> |
| | \$35 35 |

V. MISCELLANEOUS.

| | |
|--|-------------|
| Policies issued during the year, 84, amount..... | \$47,745 00 |
| Policies expired and withdrawn during the year, 2, amount..... | 800 00 |
| Policies existing at present time, 82, amount..... | 46,945 00 |
| 2 per cent. of premium note paid in advance. | |

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY.
CUMBERLAND.

DECEMBER 31, 1875. ORGANIZED IN 1849.

JOHN WILSON, *President.*

O. S. THOMES, *Secretary.*

I. ASSETS.

| | |
|--|------------|
| Premium notes on policies in force or subject to assessments | \$7,947 88 |
| Cash | 45 50 |
| | \$7,993 38 |

II. LIABILITIES.

None beside risks.

III. INCOME.

| | |
|--|------------|
| Premiums or advance payments during the year | \$31 68 |
| Earnings of investments | 10 20 |
| From loans | 135 00 |
| From assessments during the year | 1,169 82 |
| | \$1,346 70 |

IV. EXPENDITURES.

| | |
|--|------------|
| For expenses of officers and office expenses | \$122 39 |
| For losses paid during the year | 1,191 50 |
| | \$1,313 89 |

V. MISCELLANEOUS.

| | |
|---|-------------|
| Policies issued during the year, \$1, amount insured | \$21,277 00 |
| Policies expired and withdrawn during the year, \$1, amount | 19,180 00 |
| Policies existing at present time, 201, amount | 165,150 00 |
| 8 per cent. of premium note paid in advance. | |

DANVILLE MUTUAL FIRE INSURANCE COMPANY.

AUBURN.

JANUARY 3, 1876. ORGANIZED IN 1861.

EBEN JORDAN, *President.*

WILLIAM PLUMMER, *Secretary.*

I. ASSETS.

| | |
|--|------------|
| Premium notes on policies in force or subject to assessments | \$6,231 30 |
| Unpaid assessments, worth | 14 00 |
| Cash | 222 25 |
| | \$6,467 55 |

II. LIABILITIES.

None beside risks.

III. INCOME.

| | |
|---|----------|
| Premiums or advance payments during the year..... | \$35 73 |
| Earnings of investments..... | 10 47 |
| From assessments during the year..... | 571 21 |
| | <hr/> |
| | \$617 41 |

IV. EXPENDITURES.

| | |
|--|----------|
| For expenses of officers and agents..... | \$42 49 |
| For losses paid during the year..... | 525 00 |
| | <hr/> |
| | \$567 49 |

V. MISCELLANEOUS.

| | |
|---|-------------|
| Policies issued during the year, 14, amount..... | \$10,635 00 |
| Policies expired and withdrawn during the year, 20, amount..... | 17,673 00 |
| Policies existing at present time, 151, amount..... | 133,442 00 |
| 5 per cent. of premium note paid in advance. | |

EASTPORT MUTUAL FIRE INSURANCE COMPANY.

EASTPORT.

DECEMBER 31, 1875. ORGANIZED IN 1858.

C. H. DYER, *President.*R. B. CLARK, *Secretary*

I. ASSETS.

| | |
|---|-------------|
| Premium notes on policies in force or subject to assessments..... | \$14,621 80 |
| Unpaid assessments, worth..... | 350 00 |
| | <hr/> |
| | \$14,971 80 |

II. LIABILITIES

| | |
|-----------------------------------|------------|
| Losses adjusted and not paid..... | \$1,356 48 |
| Losses unadjusted as claimed..... | 700 00 |
| For loans..... | 850 00 |
| Other indebtedness..... | 46 00 |
| | <hr/> |
| | \$2,952 48 |

III. INCOME.

| | |
|---|------------|
| Premiums or advance payments during the year..... | \$37 25 |
| From assessments during the year..... | 2,400 00 |
| | <hr/> |
| | \$2,437 25 |

IV. EXPENDITURES.

| | |
|---|------------|
| For loans paid during the year..... | \$1,000 00 |
| For expenses of officers, agents and office expenses..... | 77 00 |
| For losses paid during the year..... | 1,450 00 |
| For premiums returned for cancelled policies..... | 2 00 |
| | <hr/> |
| | \$2,529 00 |

MAINE MUTUAL FIRE AND

V. MISCELLANEOUS.

| | |
|---|------------|
| Policies issued during the year, 12, amount..... | \$6,000 00 |
| Policies expired and withdrawn during the year, 68, amount..... | 16,462 00 |
| Policies existing at present time, 60, amount..... | 2,100 00 |
| 5 per cent. of premium note paid in advance. | |

ELIOT AND KITTELY MUTUAL FIRE INSURANCE CO.

ELIOT.

MAY 1, 1875. ORGANIZED IN 1844.

WARRINGTON PAUL, *President.*ALEX. JUNKINS, *Secretary.*

I. ASSETS.

| | |
|---|-------------|
| Premium notes on policies in force or subject to assessments..... | \$59,524 00 |
| Unpaid assessments, worth..... | 166 71 |
| Cash..... | 522 96 |
| | <hr/> |
| | \$60,213 67 |

II. LIABILITIES.

| | |
|-------------------------|------------|
| For loans..... | \$778 00 |
| Other indebtedness..... | 317 38 |
| | <hr/> |
| | \$1,095 38 |

III. INCOME.

| | |
|---|----------|
| Premiums or advance payments during the year..... | \$424 03 |
|---|----------|

IV. EXPENDITURES.

| | |
|--------------------------------------|----------|
| For loans paid during the year..... | \$67 78 |
| For expenses of officers..... | 311 24 |
| For losses paid during the year..... | 15 00 |
| | <hr/> |
| | \$394 03 |

V. MISCELLANEOUS.

| | |
|--|--------------|
| Policies issued during the year, 250, amount..... | \$237,040 00 |
| Policies expired and withdrawn during the year, 178, amount..... | 149,134 00 |
| Policies existing at present time, 1,057, amount..... | 984,448 00 |
| 3 per cent. of premium note paid in advance. | |

FALMOUTH MUTUAL FIRE INSURANCE COMPANY.

FALMOUTH.

No return.

FAYETTE MUTUAL FIRE INSURANCE COMPANY.
FAYETTE.

DECEMBER 31, 1875. ORGANIZED IN 1858.

P. F. PIKE, *President.*

B. R. WOODSUM, *Secretary.*

I. ASSETS.

| | |
|---|------------------|
| Premium notes on policies in force or subject to assessments..... | \$2,345 25 |
| Other assets..... | 40 61 |
| | <hr/> \$2,385 86 |

II. LIABILITIES.

None beside risks.

III. INCOME.

| | |
|---|---------|
| Premiums or advance payments during the year..... | \$27 88 |
|---|---------|

IV. EXPENDITURES.

| | |
|-------------------------------|--------|
| For expenses of officers..... | \$9 45 |
|-------------------------------|--------|

V. MISCELLANEOUS.

| | |
|---|-------------|
| Policies issued during the year, 27, amount..... | \$23,312 00 |
| Policies expired and withdrawn during the year, 25, amount..... | 23,650 00 |
| Policies existing at present time, 61, amount..... | 54,590 00 |
| 3 per cent. of premium note paid in advance. | |

FRYEBURG MUTUAL FIRE INSURANCE COMPANY.
FRYEBURG.

JANUARY 20, 1876. ORGANIZED IN 1866.

S. C. HOBBS, *President.*

S. L. CHANDLER, *Secretary.*

I. ASSETS.

| | |
|---|------------|
| Premium notes on policies in force or subject to assessments..... | \$8,059 02 |
|---|------------|

II. LIABILITIES.

None beside risks.

III. INCOME.

| | |
|---|----------|
| Premiums or advance payments during the year..... | \$148 25 |
|---|----------|

IV. EXPENDITURES.

None.

MAINE MUTUAL FIRE AND

V. MISCELLANEOUS.

| | |
|---|-------------|
| Policies issued during the year, 70, amount..... | \$55,711 00 |
| Policies expired and withdrawn during the year, 18, amount..... | 38,814 00 |
| Policies existing at present time, 264, amount..... | 203,707 00 |
| \$1.50 and 1 per cent. of premium note paid in advance. | |

GORHAM FARMERS' MUTUAL FIRE INSURANCE CO.
GORHAM.

AUGUST 21, 1875. ORGANIZED IN 1861.

E. MOULTON, *President.*ROBIE WHITNEY, *Secretary.*

I. ASSETS.

| | |
|---|-------------|
| Premium notes on policies in force or subject to assessments..... | \$20,523 10 |
| Cash..... | 76 93 |
| | \$20,600 03 |

II. LIABILITIES.

None beside risks.

III. INCOME.

| | |
|---|---------|
| Premiums or advance payments during the year..... | \$47 00 |
| Earnings of investments..... | 4 35 |
| | \$51 35 |

IV. EXPENDITURES.

| | |
|---|---------|
| For expenses of officers, agents and office expenses..... | \$64 00 |
|---|---------|

V. MISCELLANEOUS.

| | |
|---|-------------|
| Policies issued during the year, 47, amount..... | \$36,841 00 |
| Policies expired and withdrawn during the year, 31, amount..... | 13,665 00 |
| Policies existing at present time, 236, amount..... | 205,231 00 |
| No premium paid in advance. | |

HARPSWELL MUTUAL FIRE INSURANCE COMPANY.

HARPSWELL.

MARCH 1, 1875. ORGANIZED IN 1855.

THOMAS ALEXANDER, *President.*WILLIAM C. EATON, *Secretary.*

I. ASSETS.

| | |
|---|------------|
| Notes secured by collaterals..... | \$185 77 |
| Premium notes on policies in force or subject to assessments..... | 9,834 66 |
| Cash | 46 22 |
| | <hr/> |
| | \$9,866 65 |

II. LIABILITIES.

None beside risks.

III. INCOME.

| | |
|--|---------|
| Premiums or advance payments during the year | \$64 63 |
| Earnings of investments..... | 25 56 |
| | <hr/> |
| | \$90 19 |

IV. EXPENDITURES.

| | |
|---|---------|
| For expenses of officers, agents and office expenses..... | \$33 51 |
|---|---------|

V. MISCELLANEOUS.

| | |
|---|-------------|
| Policies issued during the year, 37, amount..... | \$28,800 00 |
| Policies expired and withdrawn during the year, 18, amount..... | 13,360 00 |
| Policies existing at present time, 194, amount..... | 155,642 00 |
| 2½ to 4 per cent. of premium note paid in advance. | |

HARRISON MUTUAL FIRE INSURANCE COMPANY.

HARRISON.

JANUARY 31, 1876. ORGANIZED IN 1869.

O. G. COOK, *President.*S. L. WESTON, *Secretary.*

I. ASSETS.

| | |
|--|------------|
| Premium notes on policies in force or subject to assessments | \$5,870 58 |
| Cash | 41 82 |
| Other assets | 50 00 |
| | <hr/> |
| | \$5,962 40 |

II. LIABILITIES.

None beside risks.

MAINE MUTUAL FIRE AND

III. INCOME.

| | |
|---|----------------|
| Premiums or advance payments during the year..... | \$122 98 |
| From assessments during the year | 548 09 |
| | <hr/> \$671 07 |

IV. EXPENDITURES.

| | |
|---|----------------|
| For expenses of officers and office expenses..... | \$67 70 |
| For losses paid during the year..... | 540 00 |
| | <hr/> \$607 70 |

V. MISCELLANEOUS.

| | |
|---|-------------|
| Policies issued during the year, 79, amount | \$47,530 00 |
| Policies expired and withdrawn during the year, 79, amount..... | 45,992 00 |
| Policies existing at present time, 200, amount | 118,221 00 |
| 4 per cent. of premium note paid in advance. | |

HOPE MUTUAL FIRE INSURANCE COMPANY.

HOPE.

DECEMBER 31, 1875. ORGANIZED IN 1860.

JOHN FOGLER, *President.*NATHANIEL ALFORD, *Secretary.*

I. ASSETS.

| | |
|---|------------------|
| Premium notes on policies in force or subject to assessments..... | \$3,233 41 |
| Cash..... | 45 42 |
| | <hr/> \$3,278 83 |

II. LIABILITIES.

None beside risks.

III. INCOME.

| | |
|---|--------|
| Premiums or advance payments during the year..... | \$4 42 |
|---|--------|

IV. EXPENDITURES.

| | |
|-------------------------------|--------|
| For expenses of officers..... | \$3 00 |
|-------------------------------|--------|

V. MISCELLANEOUS.

| | |
|--|------------|
| Policies issued during the year, 4, amount..... | \$3,350 00 |
| Policies expired and withdrawn during the year, 2, amount..... | 1,200 00 |
| Policies existing at present time, 37, amount..... | 25,256 00 |
| 1 per cent. of premium notes paid in advance. | |

JAY MUTUAL FIRE INSURANCE COMPANY.

JAY.

JANUARY 24, 1876. ORGANIZED IN 1866.

R. P. THOMPSON, *President.*N. L. PHINNEY, *Secretary.*

I. ASSETS.

| | |
|--|------------|
| Premium notes on policies in force or subject to assessments | \$6,484 50 |
| Cash..... | 153 05 |

\$6,637 55

II. LIABILITIES.

| | |
|-----------------------------------|--------|
| Losses adjusted and not paid..... | \$8 00 |
| Due officers and agents..... | 50 00 |

\$58 00

III. INCOME.

| | |
|---|----------|
| Premiums or advance payments during the year..... | \$152 58 |
| Earnings of investments | 3 49 |
| From assessments during the year..... | 393 93 |

\$550 00

IV. EXPENDITURES.

| | |
|--------------------------------------|---------|
| For expenses of officers..... | \$50 00 |
| For losses paid during the year..... | 500 00 |

\$550 00

V. MISCELLANEOUS.

| | |
|--|-------------|
| Policies issued during the year, 73, amount..... | \$50,380 00 |
| Policies expired or withdrawn during the year, 68, amount..... | 48,025 00 |
| Policies existing at present time, 157, amount | 107,395 00 |
| 5 per cent. of premium note paid in advance. | |

KENNEBUNK MUTUAL FIRE INSURANCE COMPANY.

KENNEBUNK.

DECEMBER 31, 1875 ORGANIZED IN 1850.

WILLIAM L. THOMPSON, *President.*W. F. LORD, *Secretary.*

I. ASSETS.

| | |
|---|----------|
| Notes secured by mortgages or collaterals | \$417 00 |
| Premium notes on policies in force or subject to assessments..... | 8,090 00 |
| Cash..... | 1,625 00 |
| Other assets..... | 300 00 |

\$10,432 00

II. LIABILITIES.

None beside risks.

MAINE MUTUAL FIRE AND

III. INCOME.

| | |
|---|----------|
| Premiums or advance payments during the year..... | \$413 00 |
| Earnings of investments..... | 100 00 |
| | <hr/> |
| | \$513 00 |

IV. EXPENDITURES.

| | |
|---|---------|
| For expenses of officers and office expenses..... | \$60 00 |
| For premiums returned for cancelled policies..... | 32 00 |
| | <hr/> |
| | \$92 00 |

V. MISCELLANEOUS.

| | |
|---|-------------|
| Policies issued during the year, 46, amount..... | \$39,530 00 |
| Policies expired and withdrawn during the year, 72, amount..... | 49,125 00 |
| Policies existing at present time, 208, amount..... | 199,580 00 |
| 20 per cent. of premium note paid in advance. | |

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY.

LITCHFIELD.

DECEMBER 31, 1875. ORGANIZED IN 1875.

THOMAS HOLMES, *President.*J. E. CHASE, *Secretary.*

I. ASSETS

| | |
|---|------------|
| Premium notes on policies in force or subject to assessments..... | \$6,134 00 |
| Cash..... | 95 17 |
| | <hr/> |
| | \$6,229 17 |

II. LIABILITIES.

None beside risks.

III. INCOME.

| | |
|---|----------|
| Premiums or advance payments during the year..... | \$188 39 |
|---|----------|

IV. EXPENDITURES.

| | |
|-------------------------------|---------|
| For expenses of officers..... | \$93 22 |
|-------------------------------|---------|

V. MISCELLANEOUS.

| | |
|--|--------------|
| Policies issued during the year, 135, amount..... | \$116,875 00 |
| Policies expired and withdrawn during the year, 4, amount..... | 3,550 00 |
| Policies existing at present time, 131, amount..... | 113,325 00 |
| 2 per cent. of premium note paid in advance. | |

LOVELL MUTUAL FIRE INSURANCE COMPANY.

LOVELL.

DECEMBER 31, 1875. ORGANIZED IN 1865.

J. G. HAMBLIN, *President.*ABEL HEALD, *Secretary.*

I. ASSETS.

| | |
|---|------------|
| Premium notes on policies in force or subject to assessments..... | \$3,328 20 |
| Cash..... | 44 49 |
| | <hr/> |
| | \$3,372 69 |

II. LIABILITIES.

None beside risks.

III. INCOME.

| | |
|---|--------|
| Premiums or advance payments during the year..... | \$6 12 |
|---|--------|

IV. EXPENDITURES.

| | |
|--|--------|
| For expenses of officers and agents..... | \$5 40 |
|--|--------|

V. MISCELLANEOUS.

| | |
|--|------------|
| Policies issued during the year, 9, amount..... | \$5,100 00 |
| Policies expired and withdrawn during the year, 4, amount..... | 3,100 00 |
| Policies existing at present time, 97, amount..... | 58,045 00 |
| 2 per cent. of premium note paid in advance. | |

MONMOUTH MUTUAL FIRE INSURANCE COMPANY.

MONMOUTH.

DECEMBER 3, 1875. ORGANIZED IN 1836.

AUGUSTUS SPRAGUE, *President.*GEORGE H. ANDREWS, *Secretary.*

First Class.

I. ASSETS.

| | |
|---|-------------|
| Premium notes on policies in force..... | \$71,170 62 |
| Unpaid assessments, worth..... | 2,000 00 |
| Cash..... | 507 23 |
| Real estate, etc..... | 350 55 |
| | <hr/> |
| | \$74,028 40 |

II. LIABILITIES.

| | |
|-----------------------------------|------------|
| Losses adjusted and not paid..... | \$1,750 00 |
| Losses unadjusted as claimed..... | 110 00 |
| For loans..... | 6,354 03 |
| Other indebtedness | 4 99 |
| | <hr/> |
| | \$8,219 02 |

III. INCOME.

| | |
|---|-------------|
| Premiums or advance payments during the year..... | \$475 22 |
| From loans | 3,210 00 |
| From assessments during the year..... | 3,514 65 |
| | <hr/> |
| | \$11,999 87 |

IV. EXPENDITURES.

| | |
|---|-------------|
| For loans paid during the year..... | \$5,893 89 |
| For expenses of officers, agents and office expenses..... | 1,693 58 |
| For losses paid during the year..... | 4,289 00 |
| Other expenditures | 192 63 |
| | <hr/> |
| | \$12,069 10 |

V. MISCELLANEOUS.

| | |
|---|--------------|
| Policies issued during the year, 383, amount..... | \$286,315 00 |
| Policies expired or withdrawn during the year, 881, amount..... | 652,144 00 |
| Policies existing at present time, 2,112, amount..... | 1,697,713 00 |
| 4 per cent. of premium note paid in advance. | |

. Second Class.

I. ASSETS.

| | |
|---|-------------|
| Premium notes on policies in force..... | \$29,537 18 |
| Cash | 4,612 58 |
| Real estate, etc | 804 33 |
| | <hr/> |
| | \$34,954 09 |

II. LIABILITIES.

| | |
|-----------------------------------|----------|
| Losses adjusted and not paid..... | \$713 00 |
| Other indebtedness | 45 23 |
| | <hr/> |
| | \$758 23 |

III. INCOME.

| | |
|---|------------|
| Premiums or advance payments during the year..... | \$5,744 69 |
| Earnings of investments .. | 117 49 |
| Other income..... | 65 00 |
| | <hr/> |
| | \$5,927 18 |

IV. EXPENDITURES.

| | |
|---|------------|
| For expenses of officers, agents and office expenses..... | \$1,413 09 |
| For losses paid during the year..... | 3,735 40 |
| For premiums returned for cancelled policies..... | 140 51 |
| Other expenditures | 230 04 |
| | <hr/> |
| | \$5,519 04 |

V. MISCELLANEOUS.

| | |
|--|--------------|
| Policies issued during the year, 889, amount..... | \$748,550 00 |
| Policies expired and withdrawn during the year, 397, amount..... | 327,760 00 |
| Policies existing at present time, 2,456, amount..... | 1,934,442 00 |
| 33½ per cent. of premium paid in advance and premium note given for the balance. | |

NORTH YARMOUTH MUTUAL FIRE INSURANCE CO. NORTH YARMOUTH.

OCTOBER 30, 1875. ORGANIZED IN 1853.

BENJ. HAMILTON, *President.*

SAMUEL SKILLIN, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments \$12,320 36

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance premiums during the year \$62 78
From assessments during the year. 364 93

\$427 71

IV. EXPENDITURES.

For expenses of officers and agents \$39 69
For losses paid during the year..... 335 00

\$374 69

V. MISCELLANEOUS.

Policies issued during the year, 68, amount..... \$59,908 00
Policies expired or withdrawn during the year, 48, amount..... 40,210 00
Policies existing at present time, 267, amount 241,732 00
3 per cent. of premium note paid in advance.

NORWAY MUTUAL FIRE INSURANCE COMPANY. NORWAY.

SEPTEMBER 30, 1875. ORGANIZED IN 1856.

BENJAMIN TUCKER, *President.*

E. W. HOWE, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments..... \$10,540 50

II. LIABILITIES.

For loans..... \$360 00

III. INCOME.

Premiums or advance payments during the year..... \$124 52

MAINE MUTUAL FIRE AND

IV. EXPENDITURES.

| | |
|-------------------------------------|----------|
| For loans paid during the year..... | \$116 97 |
| Losses paid during the year..... | 696 00 |
| Other expenditures..... | 7 55 |
| | <hr/> |
| | \$820 52 |

V. MISCELLANEOUS.

| | |
|--|-------------|
| Policies issued during the year, 60, amount..... | \$42,725 00 |
| Policies expired or withdrawn during the year, 68, amount..... | 25,000 00 |
| Policies existing at present time 270, amount..... | 166,975 00 |
| 5 per cent. of premium note paid in advance. | |

OTISFIELD MUTUAL FIRE INSURANCE COMPANY.

OTISFIELD.

DECEMBER 31, 1875. ORGANIZED IN 1859.

WILLIAM LAMB, *President.*A. F. NUTTING, *Secretary.*

I. ASSETS.

| | |
|--------------------------------|---------|
| Unpaid assessments, worth..... | \$5 00 |
| Cash..... | 40 00 |
| | <hr/> |
| | \$45 00 |

II. LIABILITIES.

None beside risks.

III. INCOME.

| | |
|---|--------|
| Premiums or advance payments during the year..... | \$1 25 |
|---|--------|

IV. EXPENDITURES.

| | |
|--------------------------------------|---------|
| For expenses of officers..... | \$5 00 |
| For losses paid during the year..... | 5 00 |
| | <hr/> |
| | \$10 00 |

V. MISCELLANEOUS

| | |
|--|------------|
| Policies issued during the year, 5, amount..... | \$2,775 00 |
| Policies expired and withdrawn during the year, 4, amount..... | 2,325 00 |
| Policies existing at present time, 213, amount..... | 106,323 00 |
| No premium paid in advance. | |

PENOBSCOT MUTUAL FIRE INSURANCE COMPANY.
BANGOR.

MAY 1, 1875. ORGANIZED IN 1836.

A. G. WAKEFIELD, *President.*

CHARLES P. WIGGIN, *Secretary.*

I. ASSETS.

| | |
|---|--------------|
| Premium notes on policies in force or subject to assessments..... | \$144,100 55 |
| Unpaid assessments, worth..... | 15,200 00 |
| Cash..... | 9,291 46 |
| Other assets..... | 400 00 |
| | \$168,992 01 |

II. LIABILITIES.

| | |
|-----------------------------------|-------------|
| Losses unadjusted as claimed..... | \$1,912 00 |
| For loans..... | 11,209 00 |
| Other indebtedness | 632 56 |
| | \$13,753 56 |

III. INCOME.

| | |
|---|-------------|
| Premiums or advance payments during the year..... | \$1,345 18 |
| From loans | 10,600 00 |
| From assessments during the year | 23,811 79 |
| Other income..... | 90 55 |
| | \$40,847 52 |

IV. EXPENDITURES.

| | |
|--|-------------|
| For loans paid during the year..... | \$20,281 52 |
| For expenses of officers, agents and office expenses | 3,555 20 |
| For losses paid during the year..... | 8,801 76 |
| For premiums returned for cancelled policies..... | 58 68 |
| For other expenditures..... | 93 06 |
| | \$32,790 22 |

V. MISCELLANEOUS.

| | |
|--|--------------|
| Policies issued during the year, 535, amount..... | \$519,681 00 |
| Policies expired and withdrawn during the year, 782, amount..... | 712,754 00 |
| Policies existing at present time, 3,152, amount..... | 2,926,436 00 |
| 6 per cent of premium note paid in advance. | |

PISCATAQUIS MUTUAL FIRE INSURANCE COMPANY.

DOVER.

DECEMBER 31, 1875. ORGANIZED IN 1835.

CHARLES E. KIMBALL, *President.*ASA GETCHELL, *Secretary.*

I. ASSETS.

| | |
|---|-------------|
| Premium notes on policies in force or subject to assessments..... | \$87,817 25 |
| Unpaid assessments, worth | 428 73 |
| Other assets..... | 51 87 |
| | <hr/> |
| | \$88,297 86 |

II. LIABILITIES.

| | |
|-----------------------------------|------------|
| Losses unadjusted as claimed..... | \$700 00 |
| For loans..... | 6,179 92 |
| Other indebtedness | 150 00 |
| | <hr/> |
| | \$7,029 92 |

III. INCOME.

| | |
|---|------------|
| Premiums or advance payments during the year..... | \$808 63 |
| From loans | 2,018 92 |
| From assessments during the year..... | 179 69 |
| | <hr/> |
| | \$3,007 24 |

IV. EXPENDITURES.

| | |
|---|------------|
| For expenses of officers, agents and office expenses..... | \$532 24 |
| For losses paid during the year..... | 2,475 00 |
| | <hr/> |
| | \$3,007 24 |

V. MISCELLANEOUS.

| | |
|---|--------------|
| Policies issued during the year, 717, amount | \$618,077 00 |
| Policies expired and withdrawn during the year, 429, amount | 298,000 00 |
| Policies existing at present time, 2,743, amount..... | 1,669,565 00 |
| 3 per cent. of premium note paid in advance. | |

RAYMOND MUTUAL FIRE INSURANCE COMPANY.

RAYMOND.

DECEMBER 31, 1875. ORGANIZED IN 1872.

DAVID NASH, *President.*F. H. WITHAM, *Secretary.*

I. ASSETS.

| | |
|--|------------|
| Premium notes on policies in force or subject to assessments | \$3,451 13 |
| Cash..... | 4 50 |
| | <hr/> |
| | \$3,455 63 |

II. LIABILITIES.

None beside risks.

III. INCOME.

| | |
|---|---------|
| Premiums or advance payments during the year..... | \$70 83 |
|---|---------|

IV. EXPENDITURES.

| | |
|--|---------|
| For expenses of officers and agents..... | \$59 00 |
|--|---------|

V. MISCELLANEOUS.

| | |
|---|-------------|
| Policies issued during the year, 23, amount..... | \$10,765 00 |
| Policies expired and withdrawn during the year, 6, amount | 3,400 00 |
| Policies existing at present time, 101, amount | 65,320 00 |
| 4 per cent. of premium note paid in advance. | |

SACO MUTUAL FIRE INSURANCE COMPANY.

SACO.

DECEMBER 31, 1875. ORGANIZED IN 1827.

DAVID FERNALD, *President.*E. P. BURNHAM, *Secretary.*

I. ASSETS.

| | |
|---|-------------|
| U. S. bonds, market value..... | \$2,494 05 |
| State and municipal bonds..... | 4,470 00 |
| Corporation bonds and stocks | 20,888 95 |
| Premium notes on policies in force or subject to assessments..... | 8,608 10 |
| Cash..... | 326 21 |
| | <hr/> |
| | \$36,787 31 |

II. LIABILITIES.

None beside risks.

III. INCOME.

| | |
|---|------------|
| Premiums or advance payments during the year..... | \$1,824 58 |
| Earnings of investments..... | 1,820 07 |
| Other income | 108 00 |
| | <hr/> |
| | \$3,752 65 |

IV. EXPENDITURES.

| | |
|---|------------|
| For expenses of officers and office expenses..... | \$660 74 |
| For losses paid during the year..... | 1,450 00 |
| For premiums returned for cancelled policies..... | 63 27 |
| For other expenditures..... | 45 12 |
| | <hr/> |
| | \$2,219 13 |

V. MISCELLANEOUS.

| | |
|--|--------------|
| Policies issued during the year, 139, amount..... | \$162,300 00 |
| Policies expired and withdrawn during the year, 146, amount..... | 148,025 00 |
| Policies existing at present time, 635, amount..... | 691,078 00 |
| One-half premium paid in advance. | |

SIDNEY MUTUAL FIRE INSURANCE COMPANY.
SIDNEY.

DECEMBER 31, 1875. ORGANIZED IN 1856

P. T. STEVENS, *President.*

T. D. MERRILL, *Secretary.*

I. ASSETS.

| | |
|---|------------|
| Premium notes on policies in force or subject to assessments..... | \$4,406 20 |
| Cash..... | 17 41 |

\$4,423 61

II. LIABILITIES.

| | |
|----------------|----------|
| For loans..... | \$270 00 |
|----------------|----------|

III. INCOME.

| | |
|---|---------|
| Premiums or advance payments during the year..... | \$23 41 |
|---|---------|

IV. EXPENDITURES.

| | |
|---|---------|
| For expenses of officers and agents..... | \$17 25 |
| For losses paid during the year..... | 200 00 |
| For premiums returned for cancelled policies..... | 1 00 |

\$218 25

V. MISCELLANEOUS.

| | |
|---|-------------|
| Policies issued during the year, 16, amount..... | \$15,250 00 |
| Policies expired and withdrawn during the year, 21, amount..... | 16,320 00 |
| Policies existing at present time, 159, amount..... | 131,945 00 |
| 4 per cent. of premium note paid in advance. | |

SOMERSET MUTUAL FIRE INSURANCE COMPANY.
SKOWHEGAN.

APRIL 30, 1875. ORGANIZED IN 1836.

E. H. NEIL, *President.*

T. H. DINSMORE, *Secretary*

I. ASSETS.

| | |
|---|------------|
| Corporation notes or bills receivable..... | \$3,460 87 |
| Notes secured by mortgages or collaterals..... | 2,537 59 |
| Premium notes on policies in force or subject to assessments..... | 44,207 94 |
| Cash..... | 2,028 79 |

\$52,235 19

II. LIABILITIES.

| | |
|-----------------------------------|------------|
| Losses unadjusted as claimed..... | \$2,150 00 |
|-----------------------------------|------------|

III. INCOME.

| | |
|---|------------|
| Premiums or advance payments during the year..... | \$5,323 47 |
| From loans | 531 14 |
| | <hr/> |
| | \$5,854 61 |

IV. EXPENDITURES.

| | |
|---|------------|
| For expenses of officers, agents and office expenses..... | \$1,656 25 |
| For losses paid during the year..... | 7,817 09 |
| For premiums returned for cancelled policies..... | 419 22 |
| | <hr/> |
| | \$9,892 56 |

V. MISCELLANEOUS.

| | |
|---|--------------|
| Policies issued during the year, 676, amount..... | \$545,575 00 |
| Policies existing at present time, 3,323, amount..... | 2,707,065 00 |
| Premium paid in advance in money. | |

THOMASTON MUTUAL FIRE INSURANCE COMPANY.

THOMASTON.

DECEMBER 31, 1875. ORGANIZED IN 1828.

J. C. LEVENSALE, *President.*T. A. CARR, *Secretary.*

I. ASSETS.

| | |
|---|-------------|
| Premium notes on policies in force or subject to assessments..... | \$18,824 86 |
| Unpaid assessments, worth..... | 500 00 |
| | <hr/> |
| | \$19,324 86 |

II. LIABILITIES.

| | |
|------------------------------------|-------------|
| Losses adjusted and not paid | \$4,030 83 |
| For loans..... | 7,175 00 |
| Other indebtedness | 648 80 |
| | <hr/> |
| | \$11,854 63 |

III. INCOME.

| | |
|--|------------|
| From assessments during the year | \$1,251 58 |
|--|------------|

IV. EXPENDITURES.

| | |
|---|------------|
| For loans paid during the year..... | \$96 70 |
| For expenses of officers, agents and office expenses..... | 1,236 03 |
| | <hr/> |
| | \$1,332 73 |

V. MISCELLANEOUS.

| | |
|--|--------------|
| Policies expired and withdrawn during the year, 150, amount..... | \$146,475 00 |
| Policies existing at present time, 15, amount..... | 14,675 00 |
| 10 per cent. of premium note paid in advance. | |

UNION FARMERS' MUTUAL FIRE INSURANCE CO. UNION.

DECEMBER 31, 1875. ORGANIZED IN 1857.

GEORGE GAY, *President.*

G. W. MORSE, *Secretary.*

I. ASSETS.

| | |
|---|------------|
| Premium notes on policies in force or subject to assessments..... | \$5,885 00 |
| Cash..... | 411 11 |
| | <hr/> |
| | \$6,296 11 |

II. LIABILITIES.

| | |
|-----------------------------------|----------|
| Losses unadjusted as claimed..... | \$500 00 |
|-----------------------------------|----------|

III. INCOME.

| | |
|---|---------|
| Premiums or advance payments during the year..... | \$38 40 |
| Earnings of investments..... | 20 02 |
| | <hr/> |
| | \$58 42 |

IV. EXPENDITURES.

| | |
|-------------------------------|---------|
| For expenses of officers..... | \$20 00 |
|-------------------------------|---------|

V. MISCELLANEOUS.

| | |
|--|-------------|
| Policies issued during the year, 17, amount..... | \$12,800 00 |
| Policies expired and withdrawn during the year, 7, amount..... | 5,400 00 |
| Policies existing at present time, 70, amount..... | 58,850 00 |
| 3 per cent. of premium note paid in advance. | |

WARREN FARMERS' MUTUAL FIRE INSURANCE CO. WARREN

DECEMBER 11, 1875. ORGANIZED IN 1871.

JOEL HILLS, *President.*

J. P. STARRETT, *Secretary.*

I. ASSETS.

| | |
|---|------------|
| Premium notes on policies in force or subject to assessments..... | \$4,143 51 |
| Unpaid assessments, worth..... | 5 60 |
| Cash..... | 351 06 |
| | <hr/> |
| | \$4,500 17 |

II. LIABILITIES.

| | |
|--------------------|--------|
| Due directors..... | \$7 00 |
|--------------------|--------|

III. INCOME.

| | |
|---|----------|
| Premiums or advance payments during the year..... | \$296 40 |
| Other income | 7 26 |
| | <hr/> |
| | \$303 66 |

IV. EXPENDITURES.

| | |
|--------------------------------|---------|
| For expenses of officers | \$84 00 |
|--------------------------------|---------|

V. MISCELLANEOUS.

| | |
|---|-------------|
| Policies issued during the year, 86, amount..... | \$60,725 00 |
| Policies expired and withdrawn during the year, 66, amount..... | 44,306 00 |
| Policies existing at present time, 161, amount..... | 117,148 00 |
| 10 per cent. of premium note paid in advance. | |

WATERFORD MUTUAL FIRE INSURANCE COMPANY.

WATERFORD.

DECEMBER 31, 1875. ORGANIZED IN 1862.

OLIVER PORTER, *President.*J. M. SHAW, *Secretary.*

I. ASSETS.

| | |
|---|------------|
| Premium notes on policies in force or subject to assessments..... | \$3,308 95 |
| Cash | 174 40 |
| | <hr/> |
| | \$3,483 35 |

II. LIABILITIES.

None beside risks.

III. INCOME.

| | |
|--|---------|
| Premiums or advance payments during the year | \$10 20 |
| Earnings of investments..... | 10 00 |
| | <hr/> |
| | \$20 20 |

IV. EXPENDITURES.

None.

V. MISCELLANEOUS.

| | |
|--|------------|
| Policies issued during the year, 14, amount..... | \$9,306 00 |
| Policies expired and withdrawn during the year, 8, amount..... | 3,925 00 |
| Policies existing at present time, 97, amount..... | 60,070 00 |
| 2 per cent. of premium note paid in advance. | |

WELLS MUTUAL FIRE INSURANCE COMPANY.

WELLS.

DECEMBER 13, 1875. ORGANIZED IN 1836.

TRAFTON HATCH, *President.*GEORGE GETCHELL, *Secretary.*

I. ASSETS.

| | |
|---|-------------|
| Premium notes on policies in force or subject to assessments..... | \$28,027 49 |
| Unpaid assessments, worth | 1,269 27 |
| Cash..... | 57 33 |
| | <hr/> |
| | \$29,354 09 |

II. LIABILITIES.

| | |
|-----------------------------------|------------|
| Losses adjusted and not paid..... | \$350 00 |
| For loans..... | 729 06 |
| Other indebtedness | 251 11 |
| | <hr/> |
| | \$1,330 17 |

III. INCOME.

| | |
|--|----------|
| Premiums or advance payments during the year | \$57 33 |
| From loans..... | 630 00 |
| | <hr/> |
| | \$687 33 |

IV. EXPENDITURES.

| | |
|--------------------------------------|----------|
| For expenses of officers | \$57 33 |
| For losses paid during the year..... | 630 00 |
| | <hr/> |
| | \$687 33 |

V. MISCELLANEOUS.

| | |
|---|-------------|
| Policies issued during the year, 102, amount..... | \$95,725 00 |
| Policies expired and withdrawn during the year, 78, amount..... | 71,975 00 |
| Policies existing at present time, 540, amount..... | 471,900 00 |
| 1 per cent. of premium note paid in advance. | |

WEST BANGOR AND HERMON MUTUAL FIRE INS. CO.

HERMON.

DECEMBER 22, 1875. ORGANIZED IN 1866.

JOHN KIMBALL, *President.*S. B. KNOWLES, *Secretary.*

I. ASSETS.

| | |
|-----------|----------|
| Cash..... | \$196 43 |
|-----------|----------|

II. LIABILITIES.

None beside risks.

III. INCOME.

None.

IV. EXPENDITURES.

| | |
|-------------------------------|--------|
| For expenses of officers..... | \$3 60 |
|-------------------------------|--------|

V. MISCELLANEOUS.

| | |
|--|-------------|
| Policies issued during the year, 10, amount..... | \$10,450 00 |
| Policies expired and withdrawn during the year, 3, amount..... | 2,300 00 |
| Policies existing at present time, 55, amount..... | 48,925 00 |
| No premium paid in advance. | |

WILTON MUTUAL FIRE INSURANCE COMPANY.

WILTON.

DECEMBER 31, 1875. ORGANIZED IN 1859.

LOREN ADAMS, *President.*L. F. ABBOTT, *Secretary.*

I. ASSETS.

| | |
|---|------------------|
| Premium notes on policies in force or subject to assessments..... | \$6,125 35 |
| Cash..... | 45 00 |
| | <hr/> \$6,170 35 |

II. LIABILITIES.

None beside risks.

III. INCOME.

None.

IV. EXPENDITURES.

| | |
|-------------------------------|---------|
| For expenses of officers..... | \$25 00 |
|-------------------------------|---------|

V. MISCELLANEOUS.

| | |
|---|-------------|
| Policies issued during the year, 26, amount..... | \$21,420 00 |
| Policies expired and withdrawn during the year, 13, amount..... | 8,425 00 |
| Policies existing at present time, 134, amount..... | 104,795 00 |
| 1 per cent. of premium note paid in advance. | |

WINDHAM MUTUAL FIRE INSURANCE COMPANY.

WINDHAM.

DECEMBER 25, 1875. ORGANIZED IN 1859.

ALLEY HAWKES, *President.*LUTHER WISWELL, *Secretary.*

I. ASSETS.

| | |
|---|-------------|
| Premium notes on policies in force or subject to assessments..... | \$13,582 92 |
| Unpaid assessments, worth..... | 8 00 |
| Cash..... | 57 84 |
| | <hr/> |
| | \$13,648 76 |

II. LIABILITIES.

| | |
|----------------|---------|
| For loans..... | \$58 00 |
|----------------|---------|

III. INCOME.

| | |
|---|----------|
| Premiums or advance payments during the year..... | \$107 80 |
| From loans during the year..... | 58 00 |
| | <hr/> |
| | \$165 80 |

IV. EXPENDITURES.

| | |
|---|----------|
| For loans paid during the year..... | \$125 00 |
| For expenses of officers and office expenses..... | 40 90 |
| | <hr/> |
| | \$165 90 |

V. MISCELLANEOUS.

| | |
|---|-------------|
| Policies issued during the year, 55, amount..... | \$40,334 50 |
| Policies expired and withdrawn during the year, 33, amount..... | 28,459 97 |
| Policies existing at present time, 332, amount..... | 228,805 43 |
| 3 per cent. of premium note paid in advance. | |

WOOLWICH MUTUAL FIRE INSURANCE COMPANY.

WOOLWICH.

DECEMBER 31, 1875. ORGANIZED IN 1862.

N. G. GOULD, *President.*J. M. BAILLY, *Secretary.*

I. ASSETS.

| | |
|---|------------|
| Premium notes on policies in force or subject to assessments..... | \$3,402 87 |
| Other assets..... | 125 00 |
| | <hr/> |
| | \$3,527 87 |

II. LIABILITIES.

None beside risks.

III. INCOME.

| | |
|---|---------|
| Premiums or advance payments during the year..... | \$18 15 |
|---|---------|

IV. EXPENDITURES.

| | |
|--|---------|
| For expenses of officers and printing..... | \$28 00 |
|--|---------|

V. MISCELLANEOUS.

| | |
|---|-------------|
| Policies issued during the year, 16, amount..... | \$13,150 00 |
| Policies expired and withdrawn during the year, 13, amount..... | 11,550 00 |
| Policies existing at present time, 108, amount..... | 83,225 00 |
| 3 per cent. of premium note paid in advance. | |

BOOTHBAY MUTUAL FISHING INSURANCE COMPANY.

BOOTHBAY.

FEBRUARY 14, 1876. ORGANIZED IN 1863.

ROBERT MONTGOMERY, *President.*M. R. WHITE, *Secretary.*

No business done in 1875.

PORTLAND MUTUAL FISHING INSURANCE COMPANY.
PORTLAND.

DECEMBER 31, 1875 ORGANIZED IN 1874.

CHARLES P. INGRAHAM, *President*.

GEORGE W. RICH, *Secretary*.

I. ASSETS.

| | |
|--------------------|-------------|
| Stock notes..... | \$63,170 00 |
| Premium notes..... | 10,862 65 |
| Cash | 122 62 |
| | <hr/> |
| | \$74,155 27 |

II. LIABILITIES.

| | |
|------------------------------------|------------|
| Losses unadjusted as claimed | \$1,200 00 |
|------------------------------------|------------|

III. INCOME.

None.

IV. EXPENDITURES.

| | |
|-------------------------------|----------|
| For expenses of officers..... | \$100 00 |
|-------------------------------|----------|

V. MISCELLANEOUS.

| | |
|---|--------------|
| Policies issued during the year, 80, amount..... | \$244,815 00 |
| Policies expired during the year, 80, amount..... | 244,815 00 |
| No premium paid in advance. | |

**STOCK FIRE, FIRE-MARINE AND MARINE
INSURANCE COMPANIES OF OTHER STATES.**

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
STOCK FIRE, FIRE-MARINE AND MARINE INSURANCE COMPANIES
OF OTHER STATES, AUTHORIZED TO DO BUSINESS IN THE
STATE OF MAINE, SHOWING THEIR CONDITION ON
THE 31st DAY OF DECEMBER, 1876.**

ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

LUCIUS J. HENDREE, *President.*

JOTHAM GOODNOW, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorized..... | \$3,000,000 00 |
| Capital actually paid up in cash..... | 3,000,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Real estate owned by the company, unincumbered | \$365,000 00 |
| Loans on bond and mortgage, (first liens)..... | 81,500 00 |
| Interest accrued on bond and mortgage loans..... | 1,014 41 |
| Stocks and bonds owned by the company, market value..... | 5,291,418 69 |
| Loans secured by collaterals..... | 13,727 00 |
| Cash in the company's principal office and in bank..... | 588,559 74 |
| Interest due and accrued on collateral loans and deposits..... | 4,928 51 |
| Gross premiums in due course of collection | 531,979 09 |

Aggregate of all the admitted assets of the company at their actual value..... \$6,878,127 44

III. LIABILITIES.

| | |
|---|----------------|
| Losses adjusted and unpaid..... | \$45,871 50 |
| Losses unadjusted including all reported and supposed losses..... | 167,764 00 |
| Losses resisted, including interest, costs and expenses | 32,250 00 |
| Net amount of unpaid losses and claims..... | \$245,885 50 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$1,021,783 88 |
| Reinsurance pro rata on fire risks running more than one year | 784,032 19 |
| Reinsurance at 50 per cent. of premiums on inland risks... | 5,355 55 |
| Amount required to safely reinsure all outstanding risks | 1,811,171 62 |
| Due for printing..... | 500 00 |
| All other demands against the company, viz: commissions and return premiums..... | 85,477 46 |

Total amount of liabilities, except capital stock and net surplus..... \$2,143,034 58

| | |
|--|-----------------------|
| Capital actually paid up in cash..... | \$3,000,000 00 |
| Surplus beyond capital..... | 1,735,092 86 |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$6,878,127 44</u> |

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> |
|---|-----------------------|-----------------------|
| Gross premiums received in cash..... | \$3,783,736 06 | \$173,115 75 |
| Deduct reinsurance, rebate and return premiums..... | 203,844 55 | 34,427 69 |
| Net cash received for premiums..... | <u>\$3,579,891 51</u> | <u>\$138,688 06</u> |
| Received for interest on bonds and mortgages..... | | 7,093 60 |
| Received for interest and dividends from all other sources..... | | 361,812 57 |
| Income from all other sources, viz: rents..... | | 9,525 91 |
| Aggregate amount of income received in cash..... | | <u>\$4,097,011 65</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> |
|---|----------------|-----------------------|
| Net amount paid for losses..... | \$2,059,298 40 | \$113,185 61 |
| Cash dividends actually paid..... | | 720,000 00 |
| Paid for commissions or brokerage..... | | 556,011 45 |
| Salaries and other charges of officers, clerks and other employees..... | | 173,810 81 |
| Paid for State, national and local taxes.... | | 66,517 92 |
| All other expenditures, viz: general expenses..... | | 183,991 86 |
| Aggregate amount of expenditures in cash..... | | <u>\$3,872,816 05</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Inland risks.</i> | <i>Premiums.</i> |
|-------------------------------|----------------------|-----------------------|----------------------|--------------------|
| In force December 31, 1874... | \$277,620,807 | \$3,777,920 69 | \$220,899 | \$10,860 91 |
| Written during the year..... | 297,662,783 | 3,783,736 06 | 15,765,222 | 173,115 75 |
| Total..... | \$575,283,590 | \$7,561,656 75 | \$15,986,121 | \$183,976 66 |
| Deduct those terminated..... | 306,954,250 | 4,047,345 15 | 15,774,955 | 173,265 56 |
| In force December 31, 1875... | \$268,329,340 | \$3,514,311 60 | \$211,166 | \$10,711 10 |
| Deduct amount reinsured.... | 345,000 | 4,175 00 | - | - |
| Net amount in force..... | <u>\$267,984,340</u> | <u>\$3,510,136 60</u> | <u>\$211,166</u> | <u>\$10,711 10</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|----------------|
| Risks taken, (fire)..... | \$8,988,716 00 |
| Premiums received..... | 123,121 38 |
| Losses paid on risks taken..... | 74,150 13 |
| Losses incurred in Maine..... | 70,697 05 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>979 42</u> |

ALLIANCE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1875.

CHARLES H. COLE, *President*.RICHARD PRICE, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorised..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|-------------|
| Loans on bond and mortgage, (first liens)..... | \$35,850 00 |
| Interest due and accrued on bond and mortgage loans..... | 3,229 24 |
| Stocks and bonds owned by the company, market value..... | 51,725 00 |
| Loans secured by collaterals..... | 70,775 00 |
| Cash in the company's principal office and in bank..... | 30,792 69 |
| Interest due and accrued on stocks not included in "market value"..... | 545 83 |
| Gross premiums in due course of collection..... | 12,818 74 |

Aggregate of all the admitted assets of the company at their actual value.....

\$255,736 50

III. LIABILITIES.

| | |
|---|-------------|
| Losses adjusted and unpaid..... | \$6,481 01 |
| Losses unadjusted, including all reported and supposed losses..... | 900 00 |
| Net amount of unpaid losses and claims..... | \$7,381 01 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$36,112 89 |
| Reinsurance pro rata on fire risks running more than one year..... | 11,159 10 |
| Amount required to safely reinsure all outstanding risks..... | 47,271 99 |
| Total amount of liabilities, except capital stock and net surplus..... | \$54,553 00 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 1,083 50 |

Aggregate of all liabilities, including stock and net surplus.....

\$255,736 50

IV. INCOME DURING THE YEAR.

| | | |
|--|-------------|--------------------|
| Gross premiums received in cash..... | \$96,431 41 | |
| Deduct reinsurance, rebate and return premiums..... | 7,231 80 | |
| Net cash received for premiums, (fire) | | \$89,199 61 |
| Received for interest on bonds and mortgages | | 640 44 |
| Received for interest and dividends from all other sources | | 1,454 17 |
| Aggregate amount of income received in cash..... | | <u>\$91,294 22</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|--|-------------|--------------------|
| Gross amount paid for losses..... | \$10,849 57 | |
| Deduct salvage, reinsurance | 222 52 | |
| Net amount paid for losses, (fire)..... | | \$10,627 05 |
| Paid for commissions or brokerage..... | | 12,807 33 |
| Salaries and other charges of officers, clerks and other employees | | 7,093 16 |
| Paid for State, national and local taxes..... | | 825 25 |
| All other expenditures, vis : general expenses | | 7,636 15 |
| Aggregate amount of expenditures in cash..... | | <u>\$38,978 94</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|--------------------|--------------------|
| Written during the year..... | \$8,015,969 | \$96,431 41 |
| Deduct those terminated.. .. | 836,759 | 6,916 18 |
| In force December 31, 1875..... | \$7,179,210 | \$89,515 23 |
| Deduct amount reinsured..... | 182,481 | 2,013 75 |
| Net amount in force | <u>\$6,996,729</u> | <u>\$87,501 48</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$221,625 00 |
| Premiums received | 2,774 12 |
| Losses incurred in Maine..... | 800 00 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>55 48</u> |

AMAZON INSURANCE COMPANY.

CINCINNATI, OHIO.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

GAZZAM GANO, *President*.BYRON D. WEST, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | 500,000 00 |

II. ASSETS.

| | |
|---|---------------------|
| Real estate owned by the company, unincumbered..... | \$222,808 21 |
| Loans on bond and mortgage, (first liens) | 247,641 57 |
| Interest due and accrued on bond and mortgage loans..... | 15,967 83 |
| Stocks and bonds owned by the company, market value..... | 250,977 25 |
| Loans secured by collaterals | 102,067 89 |
| Cash in the company's principal office and in bank..... | 32,084 03 |
| Gross premiums in due course of collection..... | 80,550 87 |
| Bills receivable, not matured, taken for marine and inland risks..... | 10,382 61 |
| All other property belonging to the company | 7,801 74 |
| Aggregate of all the admitted assets of the company at their actual value | <u>\$970,282 00</u> |

UNADMITTED ASSETS.

| | |
|------------------------|-------------------|
| Personal property..... | <u>\$5,000 00</u> |
|------------------------|-------------------|

III. LIABILITIES.

| | |
|---|---------------------|
| Losses adjusted and unpaid | \$23,378 50 |
| Losses unadjusted including all reported and supposed losses..... | 51,263 91 |
| Losses resisted, including interest, costs and expenses | 25,645 16 |
| Total gross amount of claims for losses..... | <u>\$100,287 57</u> |
| Deduct reinsurance thereon | 1,270 00 |
| Net amount of unpaid losses and claims..... | \$99,017 57 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$276,386 23 |
| Reinsurance pro rata on fire risks running more than one year | 38,068 11 |
| Amount required to safely reinsure all outstanding risks | 314,454 34 |
| Cash dividends to stockholders remaining unpaid..... | 289 00 |
| Total amount of liabilities, except capital stock and net surplus.... | <u>\$413,760 91</u> |

STOCK FIRE, FIRE-MARINE AND MARINE

| | |
|---|---------------------|
| Capital actually paid up in cash..... | \$500,000 00 |
| Surplus beyond capital..... | 56,521 09 |
| Aggregate of all liabilities, including stock and net surplus | <u>\$970,282 00</u> |

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|---|---------------------|--------------------|---------------------|
| Gross premiums received in cash..... | \$738,811 42 | \$56,660 92 | |
| Deduct reinsurance, rebate and return premiums | 98,956 16 | 6,490 47 | |
| Net cash received for premiums..... | <u>\$639,855 26</u> | <u>\$50,170 45</u> | \$690,025 71 |
| Bills and notes received for premiums remaining unpaid... | | <u>\$10,382 61</u> | |
| Received for interest on bonds and mortgages..... | | | 15,299 00 |
| Received for interest and dividends from all other sources..... | | | 14,208 73 |
| Income from all other sources, viz: rents..... | | | 1,568 26 |
| Aggregate amount of income received in cash | | | <u>\$721,100 70</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|---|---------------------|--------------------|---------------------|
| Gross amount paid for losses..... | \$362,539 69 | \$49,189 90 | |
| Deduct salvage, reinsurance..... | 16,741 85 | 3,346 13 | |
| Net amount paid for losses..... | <u>\$345,797 84</u> | <u>\$45,843 77</u> | \$391,641 61 |
| Cash dividends actually paid..... | | | 25,000 00 |
| Paid for commissions or brokerage..... | | | 120,405 75 |
| Salaries and other charges of officers, clerks and other employees..... | | | 30,724 50 |
| Paid for State, national and local taxes | | | 16,650 43 |
| All other expenditures..... | | | 96,404 27 |
| Aggregate amount of expenditures in cash..... | | | <u>\$680,826 56</u> |

VI. MISCELLANEOUS.

| | RISKS AND PREMIUMS. | | | |
|-------------------------------|---------------------|-----------------------|----------------------|--------------------|
| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Inland risks.</i> | <i>Premiums.</i> |
| In force December 31, 1874... | \$30,634,195 | \$530,261 53 | - | - |
| Written during the year..... | 49,619,368 | 738,811 42 | \$4,527,498 | \$56,660 92 |
| Total. | <u>\$80,253,563</u> | <u>\$1,269,072 95</u> | <u>\$4,527,498</u> | <u>\$56,660 92</u> |
| Deduct those terminated..... | 37,381,568 | 631,578 42 | 4,527,498 | 56,660 92 |
| In force December 31, 1875... | <u>\$42,871,995</u> | <u>\$637,494 53</u> | | |
| Deduct amount reinsured..... | 1,178,563 | 26,990 03 | | |
| Net amount in force..... | <u>\$41,693,432</u> | <u>\$610,504 50</u> | | |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|----------------|
| Risks taken, (fire) | \$1,048,144 00 |
| Premiums received | 16,944 41 |
| Losses paid on risks taken..... | 14,788 36 |
| Losses incurred in Maine..... | 16,322 97 |
| Amount of taxes paid to the State of Maine on premiums..... | 43 12 |

AMERICAN CENTRAL INSURANCE COMPANY.

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

GEORGE T. ORAM, *President*.JAMES NEWMAN, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital actually paid up in cash..... | \$300,000 00 |
|---------------------------------------|--------------|

II. ASSETS.

| | |
|--|--------------|
| Stocks and bonds owned by the company, market value..... | \$665,000 00 |
| Cash in the company's principal office and in bank..... | 9,489 92 |
| Gross premiums in due course of collection..... | 40,849 06 |
| Aggregate of all the admitted assets of the company at their actual value..... | \$715,338 98 |

III. LIABILITIES.

| | |
|---|--------------|
| Losses adjusted and unpaid..... | \$29,804 60 |
| Losses unadjusted, including all reported and supposed losses..... | 8,465 00 |
| Losses resisted, including interest, costs and expenses..... | 4,600 00 |
| Net amount of unpaid losses and claims..... | \$42,869 60 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$181,595 50 |
| Reinsurance pro rata on fire risks running more than one year..... | 66,568 56 |
| Amount required to safely reinsure all outstanding risks..... | 248,184 06 |
| All other demands against the company, viz: commissions..... | 5,493 69 |
| Total amount of liabilities, except capital stock and net surplus..... | \$296,547 35 |

STOCK FIRE, FIRE-MARINE AND MARINE

| | |
|--|---------------------|
| Capital actually paid up in cash..... | \$300,000 00 |
| Surplus beyond capital..... | 118,791 63 |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$715,338 98</u> |

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$557,778 71 |
| Deduct reinsurance, rebate and return premiums..... | 69,207 47 |
| Net cash received for premiums, (fire)..... | \$488,571 24 |
| Received for interest and dividends from all sources..... | 32,074 23 |
| Aggregate amount of income received in cash..... | <u>\$520,645 47</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Gross amount paid for losses..... | \$265,691 31 |
| Deduct salvage, reinsurance..... | 12,683 49 |
| Net amount paid for losses, (fire)..... | \$253,007 82 |
| Cash dividends actually paid..... | 35,000 00 |
| Paid for commissions or brokerage..... | 83,864 97 |
| Salaries and other charges of officers, clerks and other employees..... | 38,619 83 |
| Paid for State, national and local taxes..... | 14,686 93 |
| All other expenditures, viz: general expenses..... | 53,809 00 |
| Aggregate amount of expenditures in cash..... | <u>\$478,968 55</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|-----------------------|
| In force December 31, 1874..... | \$32,170,666 | \$534,814 13 |
| Written during the year..... | 35,579,671 | 534,769 13 |
| Total..... | <u>\$67,750,337</u> | <u>\$1,069,583 26</u> |
| Deduct those terminated..... | 36,727,432 | 557,018 73 |
| In force December 31, 1875..... | \$31,022,905 | \$512,564 53 |
| Deduct amount reinsured..... | 1,085,433 | 19,355 77 |
| Net amount in force..... | <u>\$29,937,472</u> | <u>\$493,208 76</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$202,520 00 |
| Premiums received..... | 4,082 97 |
| Losses paid on risks taken..... | 2,500 00 |
| Losses incurred in Maine..... | 4,248 77 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>31 65</u> |

AMERICAN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

THOMAS R. MARIS, *President.*A. C. L. CRAWFORD, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | 400,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Real estate owned by the company, unincumbered..... | \$150,100 00 |
| Loans on bond and mortgage, (first liens)..... | 405,739 50 |
| Interest due and accrued on bond and mortgage loans..... | 7,046 88 |
| Stocks and bonds owned by the company, market value..... | 283,613 25 |
| Loans secured by collaterals..... | 198,700 00 |
| Amount of all other loans, viz: ground rents..... | 41,040 83 |
| Cash in the company's principal office and in bank..... | 96,253 34 |
| Interest due and accrued on stocks not included in "market value"..... | 4,501 67 |
| Interest due and accrued on collateral loans..... | 1,050 46 |
| Gross premiums in due course of collection..... | 31,535 26 |
| All other property belonging to the company, viz: rents..... | 963 38 |

Aggregate of all the admitted assets of the company at their actual value \$1,220,544 57

III. LIABILITIES.

| | |
|---|--------------|
| Losses adjusted and unpaid | \$28,441 13 |
| Losses unadjusted, including all reported and supposed losses..... | 20,378 50 |
| Losses resisted, including interest, costs and expenses | 5,210 23 |
| Net amount of unpaid losses and claims..... | \$54,029 86 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$210,386 73 |
| Reinsurance pro rata on fire risks running more than one year..... | 23,812 53 |
| Amount required to safely reinsure all outstanding risks..... | 234,199 26 |
| Amount reclaimable on perpetual fire policies..... | 273,230 89 |
| Cash dividends to stockholders remaining unpaid..... | 528 00 |
| All other demands against the company..... | 9,227 39 |
| Total amount of liabilities, except capital stock and net surplus..... | \$571,215 40 |
| Capital actually paid up in cash..... | 400,000 00 |
| Surplus beyond capital..... | 249,329 17 |

Aggregate of all liabilities, including stock and net surplus..... \$1,220,544 57

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$491,941 23 |
| Deduct reinsurance, rebate and return premiums..... | 46,646 19 |
| Net cash received for premiums, (fire)..... | \$445,295 04 |
| Received for interest on bonds and mortgages..... | 25,308 71 |
| Received for interest and dividends from all other sources..... | 30,152 88 |
| Income from all other sources..... | 5,825 46 |
| Deposit premiums received for perpetual fire risks..... | \$9,711 52 |
| Aggregate amount of income received in cash..... | <u>\$506,582 09</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Net amount paid for losses, (fire)..... | \$199,059 16 |
| Cash dividends actually paid..... | 32,484 00 |
| Paid for commissions or brokerage..... | 204 88 |
| Salaries and other charges of officers, clerks and other employees..... | 117,877 04 |
| Paid for State, national and local taxes..... | 13,019 43 |
| All other expenditures..... | 4,951 12 |
| Deposit premiums returned on perpetual risks..... | \$3,701 89 |
| Aggregate amount of expenditures in cash..... | <u>\$367,595 62</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$34,162,526 | \$406,631 60 |
| Written during the year..... | 43,532,083 | 491,941 23 |
| Total..... | \$77,694,609 | \$898,572 83 |
| Deduct those terminated..... | 40,220,369 | 434,448 09 |
| In force December 31, 1875..... | \$37,474,220 | \$464,124 74 |
| Deduct amount reinsured..... | 191,812 | 1,557 94 |
| Net amount in force..... | <u>\$37,282,408</u> | <u>\$462,566 80</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$240,617 00 |
| Premiums received..... | 3,554 70 |
| Losses paid on risks taken..... | 115 00 |
| Losses incurred in Maine..... | 115 00 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>68 79</u> |

ATLANTIC INSURANCE COMPANY.

BROOKLYN, N. Y.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1872.

JOHN D. COCKS, *President.*WILLIAM D. CORNELL, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage, (first liens)..... | \$108,000 00 |
| Interest accrued on bond and mortgage loans..... | 624 16 |
| Stocks and bonds owned by the company, market value..... | 277,337 50 |
| Loans secured by collaterals..... | 34,900 00 |
| Cash in the company's principal office and in bank..... | 65,496 49 |
| Interest due and accrued on collateral loans..... | 600 07 |
| Gross premiums in due course of collection..... | 16,063 15 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$503,021 37 |
|--|--------------|

III. LIABILITIES.

| | |
|---|--------------|
| Losses adjusted and unpaid..... | \$23,179 94 |
| Losses unadjusted, including all reported and supposed losses..... | 10,117 69 |
| Losses resisted, including interest, costs and expenses..... | 9,336 77 |
| Net amount of unpaid losses and claims..... | \$42,634 40 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$121,779 56 |
| Reinsurance pro rata on fire risks running more than one year..... | 3,148 18 |
| Amount required to safely reinsure all outstanding risks..... | 124,927 74 |
| All other demands against the company, viz : commissions..... | 2,409 46 |
| Total amount of liabilities except capital stock and net surplus..... | \$169,971 60 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 133,049 77 |

| | |
|--|--------------|
| Aggregate of all liabilities, including stock and net surplus..... | \$503,021 37 |
|--|--------------|

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$381,000 08 |
| Deduct reinsurance, rebate and return premiums..... | 43,998 76 |
| Net cash received for premiums, (fire)..... | \$337,001 32 |
| Received for interest on bonds and mortgages..... | 6,537 08 |
| Received for interest and dividends from all other sources..... | 18,815 12 |
| Aggregate amount of income received in cash..... | <u>\$362,353 47</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|--|---------------------|
| Gross amount paid for losses | \$205,694 50 |
| Deduct salvage, reinsurance | 301 60 |
| Net amount paid for losses, (fire) | \$205,392 90 |
| Cash dividends actually paid..... | 20,000 00 |
| Paid for commissions or brokerage..... | 41,474 66 |
| Salaries and other charges of officers, clerks and other employees | 24,400 04 |
| Paid for State, national and local taxes..... | 8,652 21 |
| All other expenditures, viz : general expenses..... | 21,447 35 |
| Aggregate amount of expenditures in cash..... | <u>\$321,367 06</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$23,453,682 | \$235,605 43 |
| Written during the year..... | 33,296,974 | 397,063 23 |
| Total | \$56,750,629 | \$632,668 66 |
| Deduct those terminated | 31,515 038 | 383,347 34 |
| In force December 31, 1875..... | \$25,235,591 | \$249,321 32 |
| Deduct amount reinsured..... | 48,112 | 734 67 |
| Net amount in force..... | <u>\$25,187,479</u> | <u>\$248,586 65</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$172,540 00 |
| Premiums received | 3,054 69 |
| Amount of taxes paid to the State of Maine on premiums..... | 61 09 |

ATLANTIC FIRE AND MARINE INSURANCE COMPANY.

PROVIDENCE, R. I.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

J. S. PARISH, *President*.T. W. HAYWARD, JR., *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Real estate owned by the company, unincumbered..... | \$145,780 26 |
| Stocks and bonds owned by the company, market value..... | 86,189 00 |
| Loans secured by collaterals..... | 7,079 22 |
| Cash in the company's principal office and in bank..... | 6,351 47 |
| Interest due and accrued on collateral loans..... | 254 91 |
| Gross premiums in due course of collection..... | 12,877 36 |
| All other property belonging to the company, vis: rents..... | 3,077 83 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$261,610 05 |
|--|--------------|

UNADMITTED ASSETS.

| | |
|---|------------|
| Cash deposited with bankers, (suspended)..... | \$7,801 55 |
|---|------------|

III. LIABILITIES.

| | |
|---|-------------|
| Losses adjusted and unpaid..... | \$9,539 54 |
| Losses unadjusted, including all reported and supposed losses..... | 2,625 00 |
| Net amount of unpaid losses and claims..... | \$12,164 54 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$34,230 64 |
| Reinsurance pro rata on fire risks running more than one year..... | 5,668 67 |
| Gross premiums received on all unexpired marine risks.... | 654 50 |
| Amount required to safely reinsure all outstanding risks..... | 40,553 81 |
| Cash dividends to stockholders remaining unpaid..... | 12 00 |
| Due and accrued for salaries, rent and other expenses..... | 543 43 |
| All other demands against the company, vis: commissions..... | 2,365 18 |
| Total amount of liabilities, except capital stock and net surplus..... | \$55,638 96 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 5,971 09 |

| | |
|--|--------------|
| Aggregate of all liabilities, including stock and net surplus..... | \$261,610 05 |
|--|--------------|

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|--------------------|--------------------|---------------------|
| Gross premiums received in cash..... | \$85,470 75 | \$17,601 65 | |
| Deduct reinsurance, rebate and return premiums..... | 9,033 64 | 6,652 79 | |
| Net cash received for premiums | <u>\$76,437 11</u> | <u>\$10,948 86</u> | \$87,385 97 |
| Received for interest and dividends from all sources..... | | | 6,912 52 |
| Income from all other sources, viz: rents..... | | | 7,084 99 |
| Aggregate amount of income received in cash..... | | | <u>\$101,383 48</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|--------------------|-------------------|--------------------|
| Gross amount paid for losses..... | \$29,795 63 | \$3,004 92 | |
| Deduct salvage, reinsurance..... | 49 82 | 933 29 | |
| Net amount paid for losses..... | <u>\$29,745 81</u> | <u>\$2,071 63</u> | \$31,817 44 |
| Cash dividends actually paid..... | | | 24,150 00 |
| Paid for commissions or brokerage..... | | | 12,478 90 |
| Salaries and other charges of officers, clerks and other employees..... | | | 8,159 37 |
| Paid for State, national and local taxes.... | | | 2,845 88 |
| All other expenditures, viz: general expenses | | | 9,658 64 |
| Aggregate amount of expenditures in cash | | | <u>\$89,110 23</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Marine risks.</i> | <i>Premiums.</i> |
|-------------------------------|---------------------|---------------------|----------------------|--------------------|
| In force December 31, 1874... | \$4,633,922 | \$67,967 37 | \$64,148 | \$1,024 12 |
| Written during the year..... | 6,428,994 | 85,530 75 | 2,040,000 | 17,601 65 |
| Total..... | <u>\$11,062,916</u> | <u>\$153,498 12</u> | <u>\$2,104,148</u> | <u>\$18,625 77</u> |
| Deduct those terminated | 5,714,796 | 73,989 10 | 2,037,438 | 17,821 27 |
| In force December 31, 1875... | \$5,348,120 | \$79,509 02 | \$66,710 | \$804 50 |
| Deduct amount reinsured..... | 97,597 | 1,251 28 | 15,000 | 150 00 |
| Net amount in force,.... | <u>\$5,250,523</u> | <u>\$78,257 74</u> | <u>\$51,710</u> | <u>\$654 50</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$123,325 00 |
| Premiums received..... | 1,354 71 |
| Losses paid on risks taken..... | 150 00 |
| Losses incurred in Maine..... | 150 00 |
| Amount of taxes paid to the State of Maine on premiums..... | 24 09 |

ATLAS FIRE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

J. H. SPRAGUE, *President.*E. B. HUNTINGTON, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorized..... | \$1,000,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage, (first liens)..... | \$193,870 00 |
| Interest accrued on bond and mortgage loans..... | 8,108 00 |
| Stocks and bonds owned by the company, market value..... | 165,276 00 |
| Loans secured by collaterals..... | 33,300 00 |
| Cash in the company's principal office and in bank..... | 47,966 88 |
| Interest due and accrued on bonds and deposits..... | 632 00 |
| Interest due and accrued on collateral loans..... | 160 85 |
| Gross premiums in due course of collection..... | 62,728 58 |
| All other property belonging to the company..... | 674 00 |
| Aggregate of all the admitted assets of the company at their actual value..... | \$512,706 31 |

UNADMITTED ASSETS.

| | |
|-----------------------|-------------|
| Office furniture..... | \$6,670 91 |
| Bills receivable..... | 3,791 25 |
| Total..... | \$10,462 16 |

III. LIABILITIES.

| | |
|---|--------------|
| Net amount of unpaid losses and claims, (unadjusted)..... | \$66,160 91 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$207,201 89 |
| Reinsurance pro rata on fire risks running more than one year..... | 30,915 66 |
| Amount required to safely reinsure all outstanding risks..... | 238,117 05 |
| Total amount of liabilities, except capital stock and net surplus..... | \$304,277 96 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 8,428 35 |
| Aggregate of all liabilities, including stock and net surplus..... | \$512,706 31 |

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash | \$557,473 96 |
| Deduct reinsurance, rebate and return premiums..... | 40,866 33 |
| Net cash received for premiums, (fire) | \$517,107 63 |
| Received for interest on bonds and mortgages..... | 29,996 47 |
| Income from all other sources..... | 2,918 28 |
| Aggregate amount of income received in cash..... | <u>\$550,022 38</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Net amount paid for losses, (fire)..... | \$334,910 66 |
| Cash dividends actually paid..... | 24,000 00 |
| Paid for commissions or brokerage..... | 77,777 98 |
| Salaries and other charges of officers, clerks and other employees..... | 81,921 52 |
| Paid for State, national and local taxes | 10,179 48 |
| Aggregate amount of expenditures in cash | <u>\$528,789 59</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$21,222,876 | \$388,958 52 |
| Written during the year..... | 35,091,887 | 557,473 96 |
| Total..... | <u>\$56,314,763</u> | <u>\$946,432 48</u> |
| Deduct those terminated..... | 30,418,294 | 488,121 20 |
| In force December 31, 1875..... | <u>\$25,896,469</u> | <u>\$458,311 28</u> |
| Deduct amount reinsured | 72,609 | 1,269 39 |
| Net amount in force..... | <u>\$25,823,860</u> | <u>\$457,041 89</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|----------------|
| Risks taken, (fire) | \$1,183,954 00 |
| Premiums received | 20,553 38 |
| Losses paid on risks taken..... | 11,281 16 |
| Losses incurred in Maine..... | 12,685 90 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>185 44</u> |

AURORA FIRE AND MARINE INSURANCE COMPANY.

CINCINNATI, OHIO.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

HENRY DORNBUSCH, *President*.F. GOULE, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$100,000 00 |
| Capital actually paid up in cash..... | 100,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage, (first liens)..... | \$106,863 19 |
| Interest accrued on bond and mortgage loans..... | 6,600 67 |
| Stocks and bonds owned by the company, market value..... | 50,316 87 |
| Loans secured by collaterals..... | 3,000 00 |
| Cash in the company's principal office and in bank..... | 5,541 92 |
| Gross premiums in due course of collection..... | 20,872 52 |
| Bills receivable, not matured, taken for fire risks..... | 1,656 33 |
| All other property belonging to the company..... | 110 30 |

| | |
|--|---------------------|
| Aggregate of all the admitted assets of the company at their actual value..... | <u>\$194,961 80</u> |
|--|---------------------|

III. LIABILITIES.

| | |
|---|-------------------|
| Losses adjusted and unpaid..... | \$2,783 33 |
| Losses resisted, including interest, costs and expenses..... | 156 00 |
| Net amount of unpaid losses and claims..... | <u>\$2,939 33</u> |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$38,445 37 |
| Reinsurance pro rata on fire risks running more than one year..... | <u>7,517 63</u> |

| | |
|--|--------------------|
| Amount required to safely reinsure all outstanding risks..... | 45,963 00 |
| All other demands against the company..... | 1,049 88 |
| Total amount of liabilities, except capital stock and net surplus..... | <u>\$49,951 71</u> |
| Capital actually paid up in cash..... | 100,000 00 |
| Surplus beyond capital..... | <u>45,010 09</u> |

| | |
|--|---------------------|
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$194,961 80</u> |
|--|---------------------|

IV. INCOME DURING THE YEAR.

| | | |
|---|--------------|---------------------|
| Gross premiums received in cash..... | \$108,138 24 | |
| Deduct reinsurance, rebate and return premiums..... | 9,610 40 | |
| Net cash received for premiums, (fire) | | \$98,527 84 |
| Received for interest on bonds and mortgages | | 8,055 01 |
| Income from all other sources, viz : rents | | 843 00 |
| Aggregate amount of income received in cash..... | | <u>\$107,425 85</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|--|-------------|--------------------|
| Gross amount paid for losses..... | \$49,667 72 | |
| Deduct salvage, reinsurance | 781 92 | |
| Net amount paid for losses, (fire)..... | | \$48,885 80 |
| Cash dividends actually paid... .. | | 12,000 00 |
| Paid for commissions or brokerage..... | | 19,107 84 |
| Salaries and other charges of officers, clerks and other employees | | 5,523 00 |
| Paid for State, national and local taxes..... | | 3,322 16 |
| All other expenditures | | 5,150 99 |
| Aggregate amount of expenditures in cash..... | | <u>\$98,989 79</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$6,918,116 | \$108,139 10 |
| Written during the year..... | 7,434,127 | 108,148 24 |
| Total | <u>\$14,342,243</u> | <u>\$211,277 34</u> |
| Deduct those terminated.. .. | 7,972,021 | 116,896 58 |
| In force December 31, 1875..... | <u>\$6,370,222</u> | <u>\$94,680 76</u> |
| Deduct amount reinsured..... | 80,100 | 2,854 76 |
| Net amount in force | <u>\$6,290,122</u> | <u>\$91,926 00</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$129,428 00 |
| Premiums received | 2,598 74 |
| Losses paid on risks taken..... | 125 00 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>49 47</u> |

BOSTON MARINE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

R. B. FULLER, *President.*HENRY WASHBURN, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$300,000 00 |
| Capital actually paid up in cash..... | 300,000 00 |

II. ASSETS.

| | |
|--|-------------|
| Loans on bond and mortgage, (first liens)..... | \$72,500 00 |
| Stocks and bonds owned by the company, market value..... | 130,312 50 |
| Loans secured by collaterals..... | 29,669 99 |
| Cash in the company's principal office and in bank..... | 149,270 78 |
| Interest due and accrued on stocks not included in "market value"..... | 1,200 00 |
| Gross premiums in due course of collection..... | 49,066 38 |
| Bills receivable, not matured, taken for fire, marine and inland risks.... | 351,547 89 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$783,567 54 |
|--|--------------|

UNADMITTED ASSETS.

| | |
|---------------------------------|-------------|
| Loans on personal security..... | \$17,105 50 |
|---------------------------------|-------------|

III. LIABILITIES.

| | |
|---|--------------|
| Net amount of unpaid losses and claims, (unadjusted)..... | \$43,162 14 |
| Gross premiums received on all unexpired marine risks.... | \$357,197 68 |
| Amount required to safely reinsure all outstanding risks..... | 357,197 68 |
| Cash dividends to stockholders remaining unpaid..... | 75 00 |
| Total amount of liabilities except capital stock and net surplus..... | \$400,434 82 |
| Capital actually paid up in cash..... | 300,000 00 |
| Surplus beyond capital..... | 83,132 72 |

| | |
|--|--------------|
| Aggregate of all liabilities, including stock and net surplus..... | \$783,567 54 |
|--|--------------|

IV. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Gross premiums received in cash..... | \$401,910 43 |
| Deduct reinsurance, rebate and return premiums..... | 95,487 99 |
| Net cash received for premiums, (marine)..... | \$306,423 04 |
| Received for interest and dividends from all sources..... | 17,508 88 |
| Aggregate amount of income received in cash..... | \$323,931 92 |

STOCK FIRE, FIRE-MARINE AND MARINE

V. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------|
| Gross amount paid for losses | \$292,307 81 |
| Deduct salvage, reinsurance..... | 44,689 74 |
| Net amount paid for losses, (marine)..... | \$247,618 07 |
| Cash dividends actually paid..... | 15,000 00 |
| Paid for commissions or brokerage..... | 17,729 83 |
| Salaries and other charges of officers, clerks and other employees..... | 20,356 66 |
| Paid for State, national and local taxes..... | 6,065 80 |
| All other expenditures, viz: general expenses..... | 14,594 71 |
| Aggregate amount of expenditures in cash..... | \$321,365 07 |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Marine risks.</i> | <i>Premiums.</i> |
|---------------------------------|----------------------|------------------|
| In force December 31, 1874..... | \$4,156,152 | \$280,472 21 |
| Written during the year..... | 20,897,781 | 603,966 53 |
| Total..... | \$25,053,933 | \$884,438 74 |
| Deduct those terminated..... | 18,404,229 | 509,054 99 |
| In force December 31, 1875..... | \$6,649,704 | \$375,383 75 |
| Deduct amount reinsured..... | 707,444 | 18,186 07 |
| Net amount in force | \$5,942,260 | \$357,197 68 |

BUFFALO GERMAN INSURANCE COMPANY.

BUFFALO, N. Y.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

PHILIP BECKER, *President.*OLIVER J. EGGERT, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|---|--------------|
| Real estate owned by the company, unincumbered..... | \$164,114 56 |
| Loans on bond and mortgage, (first liens)..... | 46,450 00 |
| Interest due and accrued on bond and mortgage loans..... | 441 00 |
| Stocks and bonds owned by the company, market value | 300,870 00 |
| Loans secured by collaterals..... | 22,060 00 |

INSURANCE COMPANIES OF OTHER STATES.

65

| | |
|--|-------------|
| Cash in the company's principal office and in bank..... | \$96,428 57 |
| Interest due and accrued on stocks not included in "market value"..... | 603 50 |
| Gross premiums in due course of collection..... | 13,005 38 |
| Bills receivable, not matured, taken for fire risks..... | 1,997 33 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$645,960 33 |
|--|--------------|

UNADMITTED ASSETS.

| | |
|-----------------------|------------|
| Office furniture..... | \$1,500 00 |
|-----------------------|------------|

III. LIABILITIES.

| | |
|---|--------------|
| Losses unadjusted, including all reported and supposed losses..... | \$7,054 35 |
| Losses resisted, including interest, costs and expenses..... | 1,805 00 |
| Net amount of unpaid losses and claims..... | \$8,859 35 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$107,592 24 |
| Reinsurance pro rata on fire risks running more than one year..... | 9,230 13 |
| Amount required to safely reinsure all outstanding risks..... | 116,822 37 |
| All other demands against the company..... | 522 14 |
| Total amount of liabilities, except capital stock and net surplus..... | \$126,203 86 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 319,756 47 |
| Aggregate of all liabilities, including stock and net surplus.... | \$645,960 33 |

IV. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Gross premiums received in cash..... | \$238,568 70 |
| Deduct reinsurance, rebate and return premiums..... | 19,478 85 |
| Net cash received for premiums, (fire)..... | \$219,089 85 |
| Bills and notes received for premiums remaining unpaid... | \$874 78 |
| Received for interest on bonds and mortgages..... | 2,946 86 |
| Received for interest and dividends from all other sources..... | 25,837 09 |
| Income from all other sources..... | 6,239 65 |
| Aggregate amount of income received in cash..... | \$254,113 44 |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|-------------|
| Gross amount paid for losses..... | \$75,933 97 |
| Deduct salvage, reinsurance..... | 971 90 |
| Net amount paid for losses, (fire)..... | \$74,962 07 |
| Cash dividends actually paid..... | 30,000 00 |
| Paid for commissions or brokerage..... | 33,607 84 |

| | |
|---|---------------------|
| Salaries and other charges of officers, clerks and other employees..... | \$11,170 37 |
| Paid for State, national and local taxes | 6,027 34 |
| All other expenditures. | 7,990 81 |
| Aggregate amount of expenditures in cash..... | <u>\$163,758 43</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$19,406,569 | \$217,837 94 |
| Written during the year..... | 24,320,286 | 246,772 22 |
| Total..... | <u>\$43,726,855</u> | <u>\$464,610 16</u> |
| Deduct those terminated..... | 22,049,793 | 235,580 48 |
| In force December 31, 1875..... | \$21,677,062 | \$229,029 68 |
| Deduct amount reinsured..... | 474,550 | 4,970 27 |
| Net amount in force..... | <u>\$21,202,512</u> | <u>\$224,059 41</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$88,253 00 |
| Premiums received | 901 12 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>18 02</u> |

CITIZENS' INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1869.

JOSEPH M. SMITH, *President.*A. P. SCHARFF, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|-------------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | <u>200,000 00</u> |

II. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage, (first liens) .. | \$198,511 50 |
| Interest due and accrued on bond and mortgage loans..... | 4,606 18 |
| Stocks and bonds owned by the company, market value..... | 144,075 00 |
| Loans secured by collaterals..... | 27,950 00 |
| Cash in the company's principal office and in bank..... | 42,268 25 |
| Interest due and accrued on stocks not included in "market value"..... | 1,190 08 |

| | |
|---|---------------------|
| Interest due and accrued on collateral loans | \$678 42 |
| Gross premiums in due course of collection..... | 52,814 29 |
| Aggregate of all the admitted assets of the company at their actual value | <u>\$472,093 72</u> |

III. LIABILITIES.

| | |
|---|---------------------|
| Losses adjusted and unpaid..... | \$30,165 50 |
| Losses unadjusted including all reported and supposed losses | 18,330 74 |
| Losses resisted, including interest, costs and expenses | <u>2,750 00</u> |
| Total gross amount of claims for losses | \$51,246 24 |
| Deduct reinsurance thereon..... | <u>2,467 40</u> |
| Net amount of unpaid losses and claims..... | \$48,778 84 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$164,074 65 |
| Reinsurance pro rata on fire risks running more than one year..... | <u>20,092 60</u> |
| Amount required to safely reinsure all outstanding risks..... | 184,167 25 |
| Due and accrued for salaries, rent and other expenses | 3,366 94 |
| All other demands against the company, viz: commissions, etc..... | <u>11,755 16</u> |
| Total amount of liabilities, except capital stock and net surplus..... | \$248,068 19 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | <u>24,025 53</u> |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$472,093 72</u> |

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$529,620 31 |
| Deduct reinsurance, rebate and return premiums..... | <u>56,917 66</u> |
| Net cash received for premiums, (fire)..... | \$472,702 65 |
| Received for interest on bonds and mortgages..... | 14,382 53 |
| Received for interest and dividends from all other sources..... | <u>7,957 15</u> |
| Aggregate amount of income received in cash | <u>\$495,042 33</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Gross amount paid for losses..... | \$231,895 22 |
| Deduct salvage, reinsurance..... | <u>7,565 51</u> |
| Net amount paid for losses, (fire)..... | \$224,329 71 |
| Cash dividends actually paid..... | 26,000 00 |
| Paid for commissions or brokerage..... | 115,442 76 |
| Salaries and other charges of officers, clerks and other employees..... | 11,575 11 |
| Paid for State, national and local taxes | 7,877 25 |
| All other expenditures, viz: general expenses..... | <u>33,139 11</u> |
| Aggregate amount of expenditures in cash | <u>\$418,363 94</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|--------------------|------------------|
| In force December 31, 1874..... | \$15,646,350 | \$250,359 40 |
| Written during the year..... | 25,377,153 | 405,507 59 |
| Total..... | \$41,023,503 | \$655,866 99 |
| Deduct those terminated..... | 17,528,372 | 285,955 11 |
| In force December 31, 1875..... | \$23,495,131 | \$369,911 88 |
| Deduct amount reinsured | 982,573 | 12,789 89 |
| Net amount in force..... | \$22,512,558 | \$357,121 99 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|--|-------------|
| Risks taken, (fire) | 1449,228 00 |
| Premiums received | 8,608 48 |
| Losses paid on risks taken..... | 2,829 07 |
| Losses incurred in Maine..... | 2,829 07 |
| Amount of taxes paid to the State of Maine on premiums.. | 115 59 |

COMMERCE INSURANCE COMPANY.

ALBANY, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

ADAM VAN ALLEN, *President.*R. V. DEWITT, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|---|--------------|
| Real estate owned by the company, unincumbered..... | \$45,000 00 |
| Stocks and bonds owned by the company, market value..... | 327,230 00 |
| Loans secured by collaterals | 11,000 00 |
| Cash in the company's principal office and in bank..... | 26,916 50 |
| Interest due and accrued on stocks not included in "market value"..... | 674 14 |
| Gross premiums in due course of collection..... | 2,007 99 |
| All other property belonging to the company, viz: rents..... | 433 33 |
| Aggregate of all the admitted assets of the company at their actual value | \$413,261 96 |

III. LIABILITIES.

| | |
|---|--------------|
| Losses unadjusted, including all reported and supposed losses | \$2,860 00 |
| Losses resisted, including interest, costs and expenses | 1,000 00 |
| Net amount of unpaid losses and claims..... | \$3,860 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$49,602 48 |
| Reinsurance pro rata on fire risks running more than one year..... | 11,879 58 |
| Amount required to safely reinsure all outstanding risks..... | 61,482 06 |
| All other demands against the company, viz: commissions..... | 104 87 |
| Total amount of liabilities, except capital stock and net surplus..... | \$65,446 93 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital. | 147,815 03 |
| Aggregate of all liabilities, including stock and net surplus..... | \$413,261 96 |

IV. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Gross premiums received in cash..... | \$125,313 10 |
| Deduct reinsurance, rebate and return premiums..... | 12,264 59 |
| Net cash received for premiums, (fire)..... | \$113,048 51 |
| Received for interest and dividends from all sources..... | 17,930 09 |
| Income from all other sources, viz: rents..... | 2,708 76 |
| Aggregate amount of income received in cash..... | \$133,687 36 |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------|
| Gross amount paid for losses..... | \$65,174 06 |
| Deduct salvage, reinsurance..... | 1,843 57 |
| Net amount paid for losses, (fire) | \$63,330 49 |
| Cash dividends actually paid..... | 28,000 00 |
| Paid for commissions or brokerage..... | 15,962 43 |
| Salaries and other charges of officers, clerks and other employees..... | 10,837 33 |
| Paid for State, national and local taxes..... | 5,306 49 |
| All other expenditures..... | 8,067 66 |
| Aggregate amount of expenditures in cash..... | \$131,504 40 |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | Fire risks. | Premiums. |
|---------------------------------|--------------|--------------|
| In force December 31, 1874..... | \$13,239,908 | \$160,747 52 |
| Written during the year..... | 11,665,729 | 120,923 17 |
| Total..... | \$24,905,637 | \$281,670 69 |
| Deduct those terminated..... | 12,905,780 | 149,438 52 |
| In force December 31, 1875..... | \$11,999,857 | \$132,232 17 |
| Deduct amount reinsured..... | 484,826 | 4,987 45 |
| Net amount in force | \$11,515,031 | \$127,244 72 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$300,650 00 |
| Premiums received | 3,167 34 |
| Losses paid on risks taken..... | 2,056 38 |
| Losses incurred in Maine..... | 966 46 |
| Amount of taxes paid to the State of Maine on premiums..... | 22 21 |

COMMERCIAL FIRE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

M. V. B. FOWLER, *President*DAVID QUACKINBUSH, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|---|--------------|
| Loans on bond and mortgage, (first liens)..... | \$81,950 00 |
| Interest due and accrued on bond and mortgage loans | 751 52 |
| Stocks and bonds owned by the company, market value..... | 337,044 00 |
| Loans secured by collaterals..... | 22,585 00 |
| Cash in the company's principal office and in bank..... | 14,905 00 |
| Interest due and accrued on stocks not included in "market value"..... | 1,325 18 |
| Interest due and accrued on collateral loans | 126 11 |
| Gross premiums in due course of collection | 74,687 60 |
| Aggregate of all the admitted assets of the company at their actual value | \$593,274 41 |

III. LIABILITIES.

| | |
|--|-------------|
| Losses adjusted and unpaid..... | \$3,438 46 |
| Losses unadjusted, including all reported and supposed losses..... | 14,725 00 |
| Losses resisted, including interest, costs and expenses | 5,900 00 |
| Total gross amount of claims for losses..... | \$24,063 46 |
| Deduct reinsurance thereon | 600 00 |
| Net amount of unpaid losses and claims..... | \$23,463 46 |

| | |
|---|---------------------|
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$125,605 26 |
| Reinsurance pro rata on fire risks running more than one year..... | 14,015 24 |
| Amount required to safely reinsure all outstanding risks..... | \$139,620 50 |
| Due and accrued for salaries, rent and other expenses..... | 875 00 |
| All other demands against the company..... | 11,213 55 |
| Total amount of liabilities except capital stock and net surplus..... | \$175,172 51 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 158,101 90 |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$533,274 41</u> |

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$310,927 38 |
| Deduct reinsurance, rebate and return premiums..... | 18,764 78 |
| Net cash received for premiums, (fire)..... | \$292,162 60 |
| Received for interest on bonds and mortgages..... | 4,636 55 |
| Received for interest and dividends from all other sources..... | 18,185 60 |
| Income from all other sources..... | 903 85 |
| Aggregate amount of income received in cash..... | <u>\$316,888 60</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Gross amount paid for losses..... | \$132,738 18 |
| Deduct salvage, reinsurance..... | 5,173 11 |
| Net amount paid for losses, (fire)..... | \$127,565 07 |
| Cash dividends actually paid..... | 40,000 00 |
| Paid for commissions or brokerage..... | 53,123 29 |
| Salaries and other charges of officers, clerks and other employees..... | 18,500 08 |
| Paid for State, national and local taxes..... | 981 92 |
| All other expenditures, viz: general expenses..... | 17,001 94 |
| Aggregate amount of expenditures in cash..... | <u>\$257,272 30</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$24,202,848 | \$191,433 28 |
| Written during the year..... | 39,872,187 | 345,570 99 |
| Total..... | \$64,075,035 | \$537,004 27 |
| Deduct those terminated..... | 30,856 286 | 258,398 98 |
| In force December 31, 1875..... | \$33,218,749 | \$278,605 29 |
| Deduct amount reinsured..... | 445,597 | 2,865 37 |
| Net amount in force..... | <u>\$32,773,152</u> | <u>\$275,739 92</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|--|--------------|
| Risks taken, (fire) | \$126,225 00 |
| Premiums received | 1,700 00 |
| Losses paid on risks taken | 208 00 |
| Losses incurred in Maine | 208 00 |
| Amount of taxes paid to the State of Maine on premiums | 29 84 |

COMMONWEALTH INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

JOHN HITCHCOCK, *President*.SAMUEL APPLETON, *Secretary*.

I. CAPITAL.

| | |
|--|--------------|
| Capital authorized | \$300,000 00 |
| Capital actually paid up in cash | 300,000 00 |

II. ASSETS.

| | |
|---|--------------|
| Loans on bond and mortgage, (first liens) | \$152,500 00 |
| Interest accrued on bond and mortgage loans | 1,149 62 |
| Stocks and bonds owned by the company, market value | 70,595 00 |
| Loans secured by collaterals | 100,025 00 |
| Cash in the company's principal office and in bank | 37,471 26 |
| Interest due and accrued on stocks not included in "market value" | 991 33 |
| Interest due and accrued on collateral loans | 897 57 |
| Gross premiums in due course of collection | 6,434 35 |

| | |
|---|--------------|
| Aggregate of all the admitted assets of the company at their actual value | \$370,064 13 |
|---|--------------|

III. LIABILITIES.

| | |
|--|-------------|
| Net amount of unpaid losses and claims, (unadjusted) | \$6,500 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less | \$44,151 83 |
| Reinsurance pro rata on fire risks running more than one year | 16,151 36 |
| Amount required to safely reinsure all outstanding risks | 60,303 19 |
| Total amount of liabilities, except capital stock and net surplus | \$66,803 19 |

| | |
|--|---------------------|
| Capital actually paid up in cash..... | \$300,000 00 |
| Surplus beyond capital..... | 3,260 94 |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$370,064 13</u> |

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$117,885 84 |
| Deduct reinsurance, rebate and return premiums..... | 9,426 09 |
| Net cash received for premiums, (fire) | \$108,459 75 |
| Received for interest on bonds and mortgages | 3,855 50 |
| Received for interest and dividends from all other sources..... | 3,907 58 |
| Aggregate amount of income received in cash..... | <u>\$116,222 83</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|--|--------------------|
| Net amount paid for losses, (fire)..... | \$19,283 58 |
| Paid for commissions or brokerage..... | 15,671 53 |
| Salaries and other charges of officers, clerks and other employees | 5,467 31 |
| Paid for State, national and local taxes..... | 41 94 |
| All other expenditures, viz: general expenses..... | 13,987 47 |
| Aggregate amount of expenditures in cash..... | <u>\$54,451 83</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|--------------------|---------------------|
| Written during the year..... | \$12,224,339 | \$122,428 32 |
| Deduct those terminated.. .. | 2,485,750 | 12,722 73 |
| In force December 31, 1875..... | \$9,738,589 | \$109,705 59 |
| Deduct amount reinsured..... | 378,684 | 3,562 68 |
| Net amount in force | <u>\$9,359,905</u> | <u>\$106,142 91</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|-------------|
| Risks taken, (fire) | \$69,600 00 |
| Premiums received | 858 75 |
| Amount of taxes paid to the State of Maine on premiums..... | 17 17 |

CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

M. BENNETT, JR., *President*.CHARLES R. BURT, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorized..... | \$1,000,000 00 |
| Capital actually paid up in cash..... | 500,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Stocks and bonds owned by the company, market value..... | \$764,495 00 |
| Loans secured by collaterals..... | 25,500 00 |
| Cash in the company's principal office and in bank..... | 114,651 43 |
| Gross premiums in due course of collection..... | 37,577 92 |
| Aggregate of all the admitted assets of the company at their actual value..... | \$942,224 35 |

III. LIABILITIES.

| | |
|---|--------------|
| Losses unadjusted, including all reported and supposed losses..... | \$16,812 00 |
| Losses resisted, including interest, costs and expenses..... | 5,060 00 |
| Net amount of unpaid losses and claims..... | \$21,872 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$146,409 78 |
| Reinsurance pro rata on fire risks running more than one year..... | 27,606 80 |
| Amount required to safely reinsure all outstanding risks..... | 174,016 58 |
| Total amount of liabilities, except capital stock and net surplus..... | \$195,888 58 |
| Capital actually paid up in cash..... | 500,000 00 |
| Surplus beyond capital..... | 246,335 77 |
| Aggregate of all liabilities, including stock and net surplus..... | \$942,224 35 |

IV. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Gross premiums received in cash..... | \$364,093 67 |
| Deduct reinsurance, rebate and return premiums..... | 39,159 55 |
| Net cash received for premiums, (fire)..... | \$324,934 12 |
| Received for interest and dividends from all sources..... | 56,177 84 |
| Aggregate amount of income received in cash..... | \$381,111 96 |

V. EXPENDITURES DURING THE YEAR.

| | | |
|---|--------------|---------------------|
| Gross amount paid for losses | \$171,583 00 | |
| Deduct salvage, reinsurance..... | 5,074 17 | |
| Net amount paid for losses, (fire)..... | | \$166,508 83 |
| Cash dividends actually paid..... | | 75,000 00 |
| Paid for commissions or brokerage..... | | 15,504 78 |
| Salaries and other charges of officers, clerks and other employees..... | | 48,287 78 |
| Paid for State, national and local taxes | | 8,610 86 |
| All other expenditures..... | | 23,883 37 |
| Aggregate amount of expenditures in cash | | <u>\$337,795 62</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$25,372,400 | \$341,436 86 |
| Written during the year..... | 30,980,300 | 366,924 45 |
| Total..... | <u>\$56,352,700</u> | <u>\$708,361 31</u> |
| Deduct those terminated..... | 28,325,200 | 363,108 39 |
| In force December 31, 1875..... | \$28,027,500 | \$345,252 92 |
| Deduct amount reinsured | 960,400 | 12,222 45 |
| Net amount in force..... | <u>\$27,067,100</u> | <u>\$333,030 47</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$342,450 00 |
| Premiums received | 3,178 26 |
| Losses paid on risks taken..... | 1,592 04 |
| Losses incurred in Maine..... | 967 04 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>31 72</u> |

CONTINENTAL INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1853.

GEORGE T. HOPE, *President.*CYRUS PECK, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorized..... | \$1,000,000 00 |
| Capital actually paid up in cash..... | 1,000,000 00 |

II. ASSETS.

| | |
|--|----------------|
| Real estate owned by the company, unincumbered..... | \$680,000 00 |
| Loans on bond and mortgage, (first liens)..... | 589,700 00 |
| Interest due and accrued on bond and mortgage loans..... | 15,486 25 |
| Stocks and bonds owned by the company, market value..... | 961,575 00 |
| Loans secured by collaterals..... | 171,900 00 |
| Cash in the company's principal office and in bank..... | 266,674 08 |
| Interest due and accrued on collateral loans..... | 2,245 46 |
| Gross premiums in due course of collection..... | 146,584 85 |
| All other property belonging to the company, viz: rents..... | 11,000 00 |
| Aggregate of all the admitted assets of the company at their actual value..... | \$2,845,165 64 |

III. LIABILITIES.

| | |
|---|----------------|
| Losses adjusted and unpaid..... | \$56,992 61 |
| Losses unadjusted, including all reported and supposed losses..... | 97,917 39 |
| Losses resisted, including interest, costs and expenses..... | 15,500 00 |
| Net amount of unpaid losses and claims..... | \$170,410 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$503,099 33 |
| Reinsurance pro rata on fire risks running more than one year..... | 448,328 09 |
| Amount required to safely reinsure all outstanding risks..... | 951,427 42 |
| Principal unpaid on scrip ordered to be redeemed..... | 25,018 00 |
| Cash dividends to stockholders remaining unpaid..... | 219 78 |
| Interest due and unpaid..... | 12,759 94 |
| All other demands against the company, viz: commissions..... | 29,316 97 |
| Total amount of liabilities, except capital stock and net surplus..... | \$1,189,152 11 |
| Capital actually paid up in cash..... | 1,000,000 00 |
| Surplus beyond capital..... | 656,013 53 |
| Aggregate of all liabilities, including stock and net surplus..... | \$2,845,165 64 |

IV. INCOME DURING THE YEAR.

| | |
|---|-----------------------|
| Gross premiums received in cash | \$1,695,871 59 |
| Deduct reinsurance, rebate and return premiums..... | 172,025 92 |
| Net cash received for premiums, (fire) | \$1,523,845 67 |
| Received for interest on bonds and mortgages..... | 42,582 28 |
| Received for interest and dividends from all other sources..... | 65,556 61 |
| Income from all other sources..... | 45,171 43 |
| Aggregate amount of income received in cash..... | <u>\$1,677,155 99</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|-----------------------|
| Gross amount paid for losses | \$750,557 51 |
| Deduct salvage, reinsurance..... | 17,129 37 |
| Net amount paid for losses, (fire) | \$733,428 14 |
| Cash dividends actually paid..... | 97,970 72 |
| Scrip or certificates of profits redeemed in cash..... | 1,544 00 |
| Paid for commissions or brokerage..... | 258,236 46 |
| Salaries and other charges of officers, clerks and other employees..... | 184,331 13 |
| Paid for State, national and local taxes | 37,884 99 |
| All other expenditures, viz: general expenses..... | 135,130 71 |
| Aggregate amount of expenditures in cash..... | <u>\$1,448,526 15</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks</i> | <i>Premiums.</i> |
|---------------------------------|----------------------|-----------------------|
| In force December 31, 1874..... | \$198,241,466 | \$1,663,202 28 |
| Written during the year..... | 216,437,323 | 1,548,485 48 |
| Total..... | \$414,678,789 | \$3,211,687 76 |
| Deduct those terminated..... | 215,891,466 | 1,603,229 83 |
| In force December 31, 1875..... | \$198,787,323 | \$1,608,457 93 |
| Deduct amount reinsured | 3,619,281 | 25,639 81 |
| Net amount in force | <u>\$195,168,042</u> | <u>\$1,582,818 12</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|---------------|
| Risks taken, (fire)..... | \$930,532 00 |
| Premiums received..... | 10,267 10 |
| Losses paid on risks taken..... | 2,417 98 |
| Losses incurred in Maine..... | 1,129 53 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>156 98</u> |

DWELLING HOUSE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

ARTHUR W. HOBART, *President.*HENRY F. PERKINS, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$300,000 00 |
| Capital actually paid up in cash..... | 300,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage, (first liens)..... | \$177,000 00 |
| Interest accrued on bond and mortgage loans | 3,228 73 |
| Stocks and bonds owned by the company, market value..... | 158,122 50 |
| Loans secured by collaterals..... | 25,000 00 |
| Cash in the company's principal office and in bank..... | 7,439 83 |
| Interest due and accrued on stocks not included in "market value"..... | 3,464 98 |
| Interest due and accrued on collateral loans | 471 50 |
| Gross premiums in due course of collection..... | 278 88 |
| Aggregate of all the admitted assets of the company at their actual value..... | \$375,006 42 |

III. LIABILITIES.

| | |
|---|--------------|
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$2,108 76 |
| Reinsurance pro rata on fire risks running more than one year..... | 49,591 37 |
| Amount required to safely reinsure all outstanding risks | \$51,700 13 |
| Amount reclaimable on perpetual fire policies..... | 171 00 |
| Total amount of liabilities except capital stock and net surplus..... | \$51,871 13 |
| Capital actually paid up in cash..... | 300,000 00 |
| Surplus beyond capital..... | 23,135 29 |
| Aggregate of all liabilities, including stock and net surplus..... | \$375,006 42 |

IV. INCOME DURING THE YEAR.

| | |
|---|-------------|
| Gross premiums received in cash..... | \$26,811 34 |
| Deduct reinsurance, rebate and return premiums..... | 2,309 60 |
| Net cash received for premiums, (fire)..... | \$24,501 74 |

INSURANCE COMPANIES OF OTHER STATES.

79

| | |
|--|--------------------|
| Received for interest on bonds and mortgages..... | \$10,612 50 |
| Received for interest and dividends from all other sources | 14,681 81 |
| Income from all other sources..... | 226 97 |
| Aggregate amount of income received in cash | <u>\$50,023 02</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------------|
| Net amount paid for losses, (fire) | \$13,216 64 |
| Cash dividends actually paid..... | 30,000 00 |
| Paid for commissions or brokerage..... | 2,654 05 |
| Salaries and other charges of officers, clerks and other employees..... | 9,026 74 |
| Paid for State, national and local taxes..... | 5,551 73 |
| All other expenditures..... | 6,848 67 |
| Aggregate amount of expenditures in cash..... | <u>\$67,297 83</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$7,962,856 | \$87,723 46 |
| Written during the year..... | 3,138,563 | 26,408 81 |
| Total..... | <u>\$11,101,419</u> | <u>\$114,132 27</u> |
| Deduct those terminated..... | 1,298,985 | 8,317 49 |
| In force December 31, 1875..... | \$9,802,434 | \$105,814 78 |
| Deduct amount reinsured..... | 29,550 | 292 50 |
| Net amount in force | <u>\$9,772,884</u> | <u>\$105,522 28</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$71,750 00 |
| Premiums received | 564 23 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>11 28</u> |

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

PROVIDENCE, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

FRED W. ARNOLD, *President*.JAS. E. TILLINGHAST, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Real estate owned by the company, unincumbered..... | \$120,000 00 |
| Loans on bond and mortgage, (first liens) | 15,000 00 |
| Stocks and bonds owned by the company, market value..... | 157,750 00 |
| Loans secured by collaterals..... | 3,500 00 |
| Cash in the company's principal office and in bank..... | 12,871 48 |
| Interest due and accrued on collateral loans | 111 00 |
| Gross premiums in due course of collection..... | 16,219 84 |
| All other property belonging to the company, viz: rents..... | 800 00 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$326,252 32 |
|--|--------------|

UNADMITTED ASSETS.

| | |
|---|-------------|
| Cash deposited with bankers, (suspended)..... | \$10,000 00 |
|---|-------------|

III. LIABILITIES.

| | |
|---|--------------|
| Losses adjusted and unpaid..... | \$6,618 00 |
| Losses unadjusted, including all reported and supposed losses..... | 5,132 00 |
| Net amount of unpaid losses and claims..... | \$11,750 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$52,066 23 |
| Reinsurance pro rata on fire risks running more than one year | 13,803 17 |
| Gross premiums received on all unexpired marine risks.... | 1,287 47 |
| Amount required to safely reinsure all outstanding risks | 67,156 87 |
| Cash dividends to stockholders remaining unpaid | 1,156 40 |
| Due and accrued for salaries, rent and other expenses..... | 750 00 |
| All other demands against the company..... | 2,500 00 |
| Total amount of liabilities, except capital stock and net surplus..... | \$83,313 27 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 42,939 05 |
| Aggregate of all liabilities, including stock and net surplus..... | \$326,252 32 |

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine.</i> | |
|--|---------------------|--------------------|---------------------|
| Gross premiums received in cash..... | \$132,051 90 | \$10,873 57 | |
| Deduct reinsurance, rebate and return premiums..... | 13,152 68 | 575 21 | |
| Net cash received for premiums | <u>\$118,899 22</u> | <u>\$10,298 36</u> | \$129,197 58 |
| Received for interest on bonds and mortgages..... | | | 525 00 |
| Received for interest and dividends from all other sources | | | 13,357 00 |
| Income from all other sources..... | | | 2,316 81 |
| Aggregate amount of income received in cash..... | | | <u>\$145,396 39</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|--------------------|-------------------|---------------------|
| Gross amount paid for losses..... | \$46,216 18 | \$2,451 20 | |
| Deduct salvage, reinsurance..... | 1,919 92 | 607 64 | |
| Net amount paid for losses..... | <u>\$44,296 26</u> | <u>\$1,843 56</u> | \$46,139 82 |
| Cash dividends actually paid..... | | | 21,078 10 |
| Paid for commissions or brokerage..... | | | 19,730 22 |
| Salaries and other charges of officers, clerks and other employees..... | | | 18,582 45 |
| Paid for State, national and local taxes..... | | | 5,430 66 |
| All other expenditures..... | | | 3,166 00 |
| Aggregate amount of expenditures in cash..... | | | <u>\$114,127 25</u> |

VI. MISCELLANEOUS.

| | RISKS AND PREMIUMS. | | | |
|-------------------------------|---------------------|---------------------|----------------------|--------------------|
| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Marine risks.</i> | <i>Premiums.</i> |
| In force December 31, 1874... | \$8,593,589 | \$131,658 43 | \$103,431 | \$1,637 25 |
| Written during the year..... | 10,125,745 | 132,051 90 | 1,103,932 | 10,873 57 |
| Total..... | <u>\$18,719,334</u> | <u>\$263,710 33</u> | <u>\$1,207,363</u> | <u>\$12,510 82</u> |
| Deduct those terminated | 9,322,472 | 125,352 13 | 1,121,636 | 11,185 85 |
| In force December 31, 1875... | \$9,396,862 | \$138,358 20 | \$85,727 | \$1,324 97 |
| Deduct amount reinsured..... | 131,077 | 1,495 07 | 3,000 | 37 50 |
| Net amount in force..... | <u>\$9,265,785</u> | <u>\$136,863 13</u> | <u>\$82,727</u> | <u>\$1,287 47</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$157,425 00 |
| Premiums received..... | 1,476 96 |
| Losses paid on risks taken..... | 17 83 |
| Losses incurred in Maine..... | 17 83 |
| Amount of taxes paid to the State of Maine on premiums..... | 29 18 |

EXCHANGE FIRE INSURANCE COMPANY.
NEW YORK CITY.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

R. C. COMBES, *President*.

GEORGE W. MONTGOMERY, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,010 00 |
| Capital actually paid up in cash..... | 300,010 00 |

II. ASSETS.

| | |
|---|--------------|
| Loans on bond and mortgage, (first liens) | \$164,450 00 |
| Interest due and accrued on bond and mortgage loans..... | 3,003 58 |
| Stocks and bonds owned by the company, market value..... | 157,000 00 |
| Loans secured by collaterals | 68,000 00 |
| Cash in the company's principal office and in bank..... | 14,145 43 |
| Interest due and accrued on collateral loans..... | 1,099 67 |
| Gross premiums in due course of collection..... | 15,545 94 |
| All other property belonging to the company, viz: rents | 1,083 33 |
| Aggregate of all the admitted assets of the company at their actual value | \$424,327 95 |

III. LIABILITIES.

| | |
|---|--------------|
| Losses unadjusted including all reported and supposed losses..... | \$17,200 00 |
| Losses resisted, including interest, costs and expenses | 1,500 00 |
| Net amount of unpaid losses and claims..... | \$18,700 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$62,660 22 |
| Reinsurance pro rata on fire risks running more than one year | 4,925 00 |
| Reinsurance at 50 per cent. of premiums on inland risks... | 180 00 |
| Amount required to safely reinsure all outstanding risks | 67,765 22 |
| Cash dividends to stockholders remaining unpaid | 217 20 |
| Due and accrued for salaries, rent and other expenses..... | 1,333 34 |
| All other demands against the company, viz: commissions..... | 1,943 24 |
| Total amount of liabilities, except capital stock and net surplus..... | \$89,959 00 |
| Capital actually paid up in cash..... | 200,010 00 |
| Surplus beyond capital..... | 134,358 95 |
| Aggregate of all liabilities, including stock and net surplus | \$424,327 95 |

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|---|---------------------|-----------------|---------------------|
| Gross premiums received in cash..... | \$192,198 01 | \$999 63 | |
| Deduct reinsurance, rebate and return premiums | 16,521 44 | - | |
| Net cash received for premiums..... | <u>\$175,676 57</u> | <u>\$999 63</u> | \$176,676 20 |
| Received for interest on bonds and mortgages..... | | | 11,494 47 |
| Received for interest and dividends from all other sources..... | | | 12,442 39 |
| Income from all other sources, viz: rents..... | | | 2,708 33 |
| Aggregate amount of income received in cash | | | <u>\$203,321 39</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Net amount paid for losses, (fire)..... | \$62,876 41 |
| Cash dividends actually paid..... | 30,001 50 |
| Paid for commissions or brokerage..... | 23,835 57 |
| Salaries and other charges of officers, clerks and other employees..... | 29,976 01 |
| Paid for State, national and local taxes | 3,454 40 |
| All other expenditures..... | 6,623 69 |
| Aggregate amount of expenditures in cash..... | <u>\$156,767 58</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Inland risks.</i> | <i>Premiums.</i> |
|-------------------------------|---------------------|---------------------|----------------------|-------------------|
| In force December 31, 1874... | \$19,705,875 | \$158,251 18 | \$5,500 | \$220 00 |
| Written during the year..... | 24,258,567 | 146,133 54 | 27,100 | 999 63 |
| Total. | <u>\$43,964,442</u> | <u>\$304,384 72</u> | <u>\$32,600</u> | <u>\$1,219 63</u> |
| Deduct those terminated..... | 25,074,043 | 165,040 07 | 23,600 | 859 63 |
| In force December 31, 1875. . | \$18,890,399 | \$139,344 65 | \$9,000 | \$360 00 |
| Deduct amount reinsured..... | 426,000 | 1,599 43 | - | - |
| Net amount in force..... | <u>\$18,464,399</u> | <u>\$137,745 22</u> | <u>\$9,000</u> | <u>\$360 00</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$94,400 00. |
| Premiums received | 838 68. |
| Amount of taxes paid to the State of Maine on premiums..... | 16 77 |

FAME INSURANCE COMPANY.

PHILADELPHIA, PA.

INCORPORATED IN 1856. COMMENCED BUSINESS IN 1856.

CHAS. RICHARDSON, *President.*WM. I. BLANCHARD, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage, (first liens) | \$144,600 00 |
| Interest due and accrued on bond and mortgage loans..... | 3,436 33 |
| Stocks and bonds owned by the company, market value..... | 98,450 00 |
| Loans secured by collaterals..... | 10,600 00 |
| Cash in the company's principal office and in bank..... | 6,768 20 |
| Interest due and accrued on stocks not included in "market value"..... | 1,074 50 |
| Interest due and accrued on collateral loans | 318 00 |
| Gross premiums in due course of collection | 24,340 52 |

Aggregate of all the admitted assets of the company at their actual value .. \$289,587 55

UNADMITTED ASSETS.

| | |
|-----------------------|------------|
| Office furniture..... | \$2,500 00 |
|-----------------------|------------|

III. LIABILITIES.

| | |
|---|-------------|
| Net amount of unpaid losses and claims, (unadjusted)..... | \$3,096 59 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$41,666 50 |
| Amount required to safely reinsure all outstanding risks..... | 41,666 50 |
| Amount reclaimable on perpetual fire policies..... | 24,361 34 |
| All other demands against the company, vis : commissions..... | 2,915 05 |
| Total amount of liabilities, except capital stock and net surplus..... | \$72,039 48 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 17,548 07 |

Aggregate of all liabilities, including stock and net surplus..... \$289,587 55

IV. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Gross premiums received in cash..... | \$103,802 95 |
| Deduct reinsurance, rebate and return premiums..... | 15,821 34 |
| Net cash received for premiums, (fire)..... | \$87,981 61 |
| Received for interest and dividends from all sources..... | 12,206 86 |
| Aggregate amount of income received in cash..... | \$100,188 47 |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------------|
| Net amount paid for losses, (fire) | \$58,952 51 |
| Paid for commissions or brokerage..... | 15,126 34 |
| Salaries and other charges of officers, clerks and other employees..... | 7,600 00 |
| Paid for State, national and local taxes..... | 1,509 89 |
| All other expenditures, viz: general expenses | 11,016 99 |
| Aggregate amount of expenditures in cash..... | <u>\$94,205 73</u> |

VI. MISCELLANEOUS

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$6,383,386 | \$83,370 74 |
| Written during the year..... | 6,459,069 | 87,067 61 |
| Total..... | <u>\$12,842,455</u> | <u>\$170,438 35</u> |
| Deduct those terminated..... | 6,370,652 | 87,067 49 |
| Net amount in force..... | <u>\$6,471,803</u> | <u>\$83,370 86</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$379,585 00 |
| Premiums received | 7,428 36 |
| Losses paid on risks taken..... | 2,605 14 |
| Losses incurred in Maine... .. | 4,496 30 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>96 46</u> |

FANEUIL HALL INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1872.

K. S. CHAFFEE, *President.*P. E. EDDY, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|-------------------|
| Capital authorized..... | \$400,000 00 |
| Capital actually paid up in cash..... | <u>400,000 00</u> |

II. ASSETS.

| | |
|--|------------------|
| Loans on bond and mortgage, (first liens)..... | \$166,060 00 |
| Interest accrued on bond and mortgage loans..... | 4,881 00 |
| Stocks and bonds owned by the company, market value..... | 285,008 00 |
| Loans secured by collaterals | <u>19,639 00</u> |

| | |
|--|-------------|
| Cash in the company's principal office and in bank | \$23,907 54 |
| Interest due and accrued on stocks and collateral loans..... | 4,491 00 |
| Gross premiums in due course of collection | 43,556 00 |

| | |
|--|---------------------|
| Aggregate of all the admitted assets of the company at their actual value..... | <u>\$547,542 54</u> |
|--|---------------------|

III. LIABILITIES.

| | | |
|---|-------------|---------------------|
| Losses adjusted and unpaid..... | \$2,218 00 | |
| Losses unadjusted including all reported and supposed losses | 5,005 00 | |
| Losses resisted, including interest, costs and expenses | 2,500 00 | |
| Net amount of unpaid losses and claims..... | | \$9,723 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$83,433 25 | |
| Reinsurance pro rata on fire risks running more than one year..... | 24,179 55 | |
| Amount required to safely reinsure all outstanding risks..... | | 107,612 80 |
| Cash dividends to stockholders remaining unpaid..... | | 1,310 00 |
| Due and accrued for salaries, rent and other expenses..... | | 1,000 00 |
| All other demands against the company, viz: commissions..... | | 6,533 40 |
| Total amount of liabilities, except capital stock and net surplus | | \$126,179 20 |
| Capital actually paid up in cash..... | | 400,000 00 |
| Surplus beyond capital..... | | 21,363 34 |
| Aggregate of all liabilities, including stock and net surplus..... | | <u>\$547,542 54</u> |

IV. INCOME DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Gross premiums received in cash..... | \$265,195 19 | |
| Deduct reinsurance, rebate and return premiums..... | 47,633 01 | |
| Net cash received for premiums, (fire)..... | | \$217,562 18 |
| Received for interest and dividends from all sources | | 26,461 45 |
| Received for increased capital..... | \$200,000 00 | |
| Aggregate amount of income received in cash | | <u>\$244,023 63</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Net amount paid for losses, (fire) | \$127,764 88 | |
| Cash dividends actually paid..... | 27,940 00 | |
| Paid for commissions or brokerage..... | 49,440 62 | |
| Salaries and other charges of officers, clerks and other employees | 12,874 39 | |
| Paid for State, national and local taxes | 9,536 77 | |
| All other expenditures, viz: general expenses..... | 36,680 59 | |
| Aggregate amount of expenditures in cash | | <u>\$264,237 25</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|--|---------------------|---------------------|
| In force December 31, 1874..... | \$12,142,665 | \$207,249 98 |
| Written during the year..... | 17,357,763 | 261,035 20 |
| Total | \$29,500,428 | \$468,285 18 |
| Deduct those terminated..... | 14,835,046 | 253,059 58 |
| In force December 31, 1875..... | \$14,665,382 | \$215,225 60 |
| Deduct amount reinsured..... | 296,583 | 5,340 43 |
| Net amount in force | \$14,368,799 | \$209,885 17 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|--|--------------|
| Risks taken, (fire)..... | \$280,033 00 |
| Premiums received..... | 4,083 83 |
| Losses paid on risks taken..... | 2,000 00 |
| Losses incurred in Maine..... | 2,000 00 |
| Amount of taxes paid to the State of Maine on premiums | 41 68 |

FIRE ASSOCIATION OF PHILADELPHIA.

PHILADELPHIA, PA.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1820.

WILLIAM T. BUTLER, *President.*JACOB H. LEX, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | 500,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Real estate owned by the company, unincumbered..... | \$55,920 70 |
| Loans on bond and mortgage, (first liens)..... | 1,446,606 60 |
| Interest due and accrued on bond and mortgage loans..... | 24,032 29 |
| Stocks and bonds owned by the company, market value..... | 1,690,441 50 |
| Cash in the company's principal office and in bank..... | 94,459 97 |
| Gross premiums in due course of collection | 146,096 28 |

| | |
|--|----------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$3,457,557 34 |
|--|----------------|

UNADMITTED ASSETS.

| | |
|--------------------------|--------------|
| Company's own stock..... | \$104,775 00 |
|--------------------------|--------------|

III. LIABILITIES.

| | |
|---|-----------------------|
| Losses adjusted and unpaid..... | \$18,168 53 |
| Losses unadjusted, including all reported and supposed losses.. | 51,807 00 |
| Losses resisted, including interest, costs and expenses | 10,782 13 |
| Net amount of unpaid losses and claims..... | \$80,757 66 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$470,420 27 |
| Reinsurance pro rata on fire risks running more than one year..... | 58,751 54 |
| Amount required to safely reinsure all outstanding risks | 529,171 81 |
| Amount reclaimable on perpetual fire policies..... | 1,550,122 59 |
| Cash dividends to stockholders remaining unpaid..... | 1,680 50 |
| All other demands against the company..... | 34,537 06 |
| Total amount of liabilities except capital stock and net surplus..... | \$2,196,269 62 |
| Capital actually paid up in cash..... | 500,000 00 |
| Surplus beyond capital..... | 761,287 72 |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$3,457,557 34</u> |

IV. INCOME DURING THE YEAR.

| | |
|---|-----------------------|
| Gross premiums received in cash..... | \$1,258,203 41 |
| Deduct reinsurance, rebate and return premiums..... | 117,762 55 |
| Net cash received for premiums, (fire)..... | \$1,140,440 86 |
| Received for interest on bonds and mortgages..... | 97,313 08 |
| Received for interest and dividends from all other sources..... | 93,024 50 |
| Income from all other sources..... | 10,877 24 |
| Deposit premiums received for perpetual fire risks..... | <u>\$77,992 38</u> |
| Aggregate amount of income received in cash..... | <u>\$1,341,655 68</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|--|---------------------|
| Net amount paid for losses, (fire) | \$507,843 25 |
| Cash dividends actually paid | 138,319 50 |
| Paid for commissions or brokerage..... | 234,029 09 |
| Salaries and other charges of officers, clerks and other employees | 28,652 75 |
| Paid for State, national and local taxes..... | 35,898 72 |
| All other expenditures..... | 14,092 56 |
| Deposit premiums returned on perpetual risks..... | <u>\$27,329 09</u> |
| Aggregate amount of expenditures in cash..... | <u>\$958,835 87</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|--------------------|------------------|
| In force December 31, 1874..... | \$129,454,837 | \$2,556,536 31 |
| Written during the year..... | 76,873,542 | 1,258,203 41 |
| Total..... | \$206,328,379 | \$3,814,739 72 |
| Deduct those terminated..... | 69,338 213 | 1,124,688 12 |
| In force December 31, 1875..... | \$136,990,166 | \$2,690,051 60 |
| Deduct amount reinsured..... | 401,325 | 5,002 45 |
| Net amount in force..... | \$136,588,841 | \$2,685,049 15 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$683,487 00 |
| Premiums received | 12,250 59 |
| Losses paid on risks taken | 2,167 93 |
| Losses incurred in Maine..... | 2,493 93 |
| Amount of taxes paid to the State of Maine on premiums..... | 201 65 |

FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

DAVID J. STAPLES, *President.*GEORGE D. DORNIN, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$300,000 00 |
| Capital actually paid up in cash..... | 300,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Real estate owned by the company, unincumbered..... | \$225,000 00 |
| Loans on bond and mortgage, (first liens)..... | 122,372 00 |
| Interest due and accrued on bond and mortgage loans..... | 1,380 55 |
| Stocks and bonds owned by the company, market value | 171,147 00 |
| Loans secured by collaterals..... | 55,750 00 |
| Amount of all other loans..... | 1,861 07 |
| Cash in the company's principal office and in bank..... | 89,823 81 |
| Interest due and accrued on stocks not included in "market value"..... | 411 16 |
| Interest due and accrued on collateral loans | 294 78 |

| | |
|---|---------------------|
| Gross premiums in due course of collection | \$52,819 43 |
| Bills receivable, not matured, taken for marine and inland risks | 26,467 15 |
| All other property belonging to the company | 125 00 |
| Aggregate of all the admitted assets of the company at their actual value | <u>\$747,451 95</u> |

UNADMITTED ASSETS.

| | |
|-------------------------|-------------------|
| Office furniture | \$5,979 12 |
| Personal accounts | 36 50 |
| Total | <u>\$6,015 62</u> |

III. LIABILITIES.

| | |
|--|---------------------|
| Losses adjusted and unpaid | \$38,983 66 |
| Losses unadjusted, including all reported and supposed losses | 100,888 32 |
| Losses resisted, including interest, costs and expenses | 4,000 00 |
| Total gross amount of claims for losses | <u>\$143,871 98</u> |
| Deduct reinsurance thereon | 28,900 00 |
| Net amount of unpaid losses and claims | \$114,971 98 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less | \$207,476 31 |
| Reinsurance pro rata on fire risks running more than one year | 7,237 44 |
| Reinsurance at 50 per cent. of premiums on inland risks .. | 28,313 50 |
| Gross premiums received on all unexpired marine risks | <u>9,291 15</u> |
| Amount required to safely reinsure all outstanding risks | 252,318 40 |
| Cash dividends to stockholders remaining unpaid | 782 47 |
| Due and to become due for borrowed money | 25,000 00 |
| All other demands against the company | 4,615 45 |
| Total amount of liabilities, except capital stock and net surplus | <u>\$397,688 30</u> |
| Capital actually paid up in cash | 300,000 00 |
| Surplus beyond capital | 49,763 65 |
| Aggregate of all liabilities, including stock and net surplus | <u>\$747,451 95</u> |

IV. INCOME DURING THE YEAR.

| | Fire. | Marine and Inland. | |
|--|---------------------|-----------------------|--------------|
| Gross premiums received in cash | \$521,667 77 | \$147,308 54 | |
| Deduct reinsurance, rebate and return premiums | 43,028 38 | 29,856 28 | |
| Net cash received for premiums | <u>\$478,639 39</u> | <u>\$117,452 26</u> | \$596,091 65 |
| Bills and notes received for premiums remaining unpaid | <u>\$26,467 15</u> | | |

| | |
|---|---------------------|
| Received for interest on bonds and mortgages..... | \$29,571 04 |
| Received for interest and dividends from all other sources..... | 3,814 00 |
| Income from all other sources..... | 22,427 00 |
| Aggregate amount of income received in cash..... | <u>\$651,903 69</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|---|---------------------|-------------------------------|---------------------|
| Gross amount paid for losses..... | \$314,812 62 | \$112,404 90 | |
| Deduct salvage, reinsurance..... | 37,576 31 | 16,368 95 | |
| Net amount paid for losses..... | <u>\$277,236 31</u> | <u>\$96,035 95</u> | \$373,272 26 |
| Cash dividends actually paid..... | | | 62,699 34 |
| Paid for commissions or brokerage..... | | | 78,232 33 |
| Salaries and other charges of officers, clerks and other employees..... | | | 42,947 68 |
| Paid for State, national and local taxes..... | | | 9,503 19 |
| All other expenditures, viz: general expenses..... | | | 70,182 82 |
| Aggregate amount of expenditures in cash..... | | | <u>\$636,837 62</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks</i> | <i>Premiums</i> | <i>Marine and Inland risks.</i> | <i>Premiums.</i> |
|-------------------------------|---------------------|-----------------------|-------------------------------------|---------------------|
| In force December 31, 1874... | \$31,469,551 | \$495,155 05 | \$1,043,851 | \$66,114 12 |
| Written during the year..... | 35,047,212 | 514,989 28 | 5,242,597 | 155,054 39 |
| Total..... | <u>\$66,506,763</u> | <u>\$1,010,144 33</u> | <u>\$6,286,448</u> | <u>\$221,168 51</u> |
| Deduct those terminated..... | 37,921,018 | 556,032 96 | 5,161,788 | 144,678 81 |
| In force December 31, 1875... | \$28,585,745 | \$454,111 37 | \$1,124,660 | \$76,489 70 |
| Deduct amount reinsured.... | 2,115,969 | 30,148 52 | 176,541 | 10,571 55 |
| Net amount in force..... | <u>\$26,469,776</u> | <u>\$423,962 85</u> | <u>\$948,119</u> | <u>\$65,918 15</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$327,740 00 |
| Premiums received..... | 3,774 26 |
| Losses paid on risks taken..... | 1,597 65 |
| Losses incurred in Maine..... | 1,597 65 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>43 53</u> |

FIRST NATIONAL FIRE INSURANCE COMPANY.

WORCESTER, MASS.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1869.

E. A. GOODNOW, *President*.GEORGE E. KENDALL, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 100,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage, (first liens) .. | \$116,912 75 |
| Interest due and accrued on bond and mortgage loans..... | 2,594 95 |
| Stocks and bonds owned by the company, market value..... | 41,800 00 |
| Loans secured by collaterals..... | 33,828 00 |
| Cash in the company's principal office and in bank..... | 10,592 15 |
| Interest due and accrued on stocks not included in "market value"..... | 250 00 |
| Interest due and accrued on collateral loans..... | 227 75 |
| Gross premiums in due course of collection..... | 9,094 60 |

| | |
|---|---------------------|
| Aggregate of all the admitted assets of the company at their actual value | <u>\$215,300 20</u> |
|---|---------------------|

UNADMITTED ASSETS.

| | |
|----------------------------------|-------------------|
| Loans on personal security | <u>\$7,850 00</u> |
|----------------------------------|-------------------|

III. LIABILITIES.

| | |
|---|---------------------|
| Losses adjusted and unpaid..... | \$2,447 80 |
| Losses unadjusted, including all reported and supposed losses | <u>7,910 00</u> |
| Net amount of unpaid losses and claims..... | \$10,357 80 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$46,787 40 |
| Reinsurance pro rata on fire risks running more than one year..... | <u>13,984 93</u> |
| Amount required to safely reinsure all outstanding risks..... | 60,772 33 |
| All other demands against the company, viz: commissions..... | <u>1,136 82</u> |
| Total amount of liabilities, except capital stock and net surplus..... | \$72,266 95 |
| Capital actually paid up in cash..... | 100,000 00 |
| Surplus beyond capital..... | <u>43,033 25</u> |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$215,300 20</u> |

IV. INCOME DURING THE YEAR.

| | | |
|---|--------------|---------------------|
| Gross premiums received in cash..... | \$116,182 43 | |
| Deduct reinsurance, rebate and return premiums..... | 10,311 95 | |
| Net cash received for premiums, (fire)..... | | \$105,870 48 |
| Received for interest on bonds and mortgages..... | | 6,790 11 |
| Received for interest and dividends from all other sources..... | | 6,018 38 |
| Aggregate amount of income received in cash | | <u>\$118,678 97</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|---|-------------|---------------------|
| Gross amount paid for losses..... | \$73,141 99 | |
| Deduct salvage, reinsurance.... | 533 99 | |
| Net amount paid for losses, (fire)..... | | \$72,608 00 |
| Cash dividends actually paid..... | | 10,000 00 |
| Paid for commissions or brokerage..... | | 16,264 67 |
| Salaries and other charges of officers, clerks and other employees..... | | 4,150 00 |
| Paid for State, national and local taxes | | 1,293 39 |
| All other expenditures..... | | 8,567 61 |
| Aggregate amount of expenditures in cash | | <u>\$112,883 67</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$8,068,431 | \$143,345 31 |
| Written during the year..... | 7,404,684 | 116,182 43 |
| Total..... | <u>\$15,473,115</u> | <u>\$259,527 74</u> |
| Deduct those terminated..... | 8,318,536 | 137,430 62 |
| In force December 31, 1875..... | <u>\$7,154,579</u> | <u>\$122,097 12</u> |
| Deduct amount reinsured | 38,750 | 552 45 |
| Net amount in force..... | <u>\$7,115,829</u> | <u>\$121,544 67</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---------------------------------|-----------------|
| Risks taken, (fire) | \$378,023 00 |
| Premiums received | 5,434 32 |
| Losses paid on risks taken..... | 6,241 96 |
| Losses incurred in Maine..... | <u>6,241 96</u> |

FRANKLIN INSURANCE COMPANY OF BOSTON.

BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1873.

WILLIAM M. BYRNES, *President*.EDMUND B. WHITNEY, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|-------------|
| Real estate owned by the company, unincumbered..... | \$31,000 00 |
| Loans on bond and mortgage, (first liens)..... | 52,800 00 |
| Interest due and accrued on bond and mortgage loans..... | 2,884 50 |
| Stocks and bonds owned by the company, market value..... | 90,850 00 |
| Loans secured by collaterals..... | 80,788 00 |
| Cash in the company's principal office and in bank..... | 13,503 00 |
| Interest due and accrued on stocks not included in "market value"..... | 1,726 74 |
| Interest due and accrued on collateral loans..... | 1,053 58 |
| Gross premiums in due course of collection..... | 14,905 05 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$289,510 87 |
|--|--------------|

UNADMITTED ASSETS.

| | |
|-----------------------------------|------------|
| Loans on company's own stock..... | \$8,705 00 |
|-----------------------------------|------------|

III. LIABILITIES.

| | |
|---|-------------|
| Net amount of unpaid losses and claims, (unadjusted)..... | \$14,376 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$46,714 38 |
| Reinsurance pro rata on fire risks running more than one year..... | 9,289 74 |
| Amount required to safely reinsure all outstanding risks..... | 56,004 12 |
| All other demands against the company, viz: commissions..... | 1,490 50 |
| Total amount of liabilities, except capital stock and net surplus..... | \$71,870 62 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 17,640 25 |

| | |
|--|--------------|
| Aggregate of all liabilities, including stock and net surplus..... | \$289,510 87 |
|--|--------------|

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Net cash received for premiums, (fire)..... | \$104,592 52 |
| Received for interest on bonds and mortgages..... | 8,976 41 |
| Received for interest and dividends from all other sources..... | 4,633 75 |
| Aggregate amount of income received in cash..... | <u>\$118,202 68</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------------|
| Net amount paid for losses, (fire) | \$43,521 09 |
| Cash dividends actually paid..... | 20,000 00 |
| Paid for commissions or brokerage..... | 10,400 06 |
| Salaries and other charges of officers, clerks and other employees..... | 13,444 00 |
| Paid for State, national and local taxes | 2,742 40 |
| All other expenditures | 6,372 50 |
| Aggregate amount of expenditures in cash..... | <u>\$96,480 05</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$8,661,879 | \$134,796 13 |
| Written during the year..... | 9,245,378 | 105,258 72 |
| Total..... | <u>\$17,907,257</u> | <u>\$240,052 85</u> |
| Deduct those terminated..... | 8,855,901 | 108,728 09 |
| Net amount in force | <u>\$9,051,356</u> | <u>\$131,324 76</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$341,926 00 |
| Premiums received..... | 1,830 65 |
| Losses paid on risks taken..... | 205 00 |
| Losses incurred in Maine..... | 205 00 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>32 51</u> |

FRANKLIN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

ALFRED G. BAKER, *President*.THEO. M. REGER, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$400,000 00 |
| Capital actually paid up in cash..... | 400,000 00 |

II. ASSETS.

| | |
|--|----------------|
| Real estate owned by the company, unincumbered..... | \$135,000 00 |
| Loans on bond and mortgage, (first liens)..... | 2,327,886 93 |
| Interest due and accrued on bond and mortgage loans..... | 35,519 98 |
| Stocks and bonds owned by the company, market value..... | 440,952 75 |
| Loans secured by collaterals..... | 45,050 00 |
| Cash in the company's principal office and in bank..... | 249,089 65 |
| Interest due and accrued on stocks not included in "market value"..... | 900 00 |
| Interest due and accrued on collateral loans..... | 648 16 |
| Gross premiums in due course of collection..... | 73,421 14 |
| All other property belonging to the company..... | 356 25 |
| Aggregate of all the admitted assets of the company at their actual value..... | \$3,308,824 86 |

III. LIABILITIES.

| | |
|---|----------------|
| Losses adjusted and unpaid..... | \$23,061 87 |
| Losses unadjusted, including all reported and supposed losses..... | 21,666 67 |
| Losses resisted, including interest, costs and expenses..... | 6,337 20 |
| Net amount of unpaid losses and claims..... | \$51,065 74 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$482,453 08 |
| Reinsurance pro rata on fire risks running more than one year..... | 281,143 02 |
| Amount required to safely reinsure all outstanding risks..... | 763,596 10 |
| Amount reclaimable on perpetual fire policies..... | 1,411,908 29 |
| Cash dividends to stockholders remaining unpaid..... | 544 00 |
| All other demands against the company..... | 12,183 75 |
| Total amount of liabilities, except capital stock and net surplus..... | \$2,239,297 88 |
| Capital actually paid up in cash..... | 400,000 00 |
| Surplus beyond capital..... | 669,526 98 |
| Aggregate of all liabilities, including stock and net surplus..... | \$3,308,824 86 |

IV. INCOME DURING THE YEAR.

| | |
|---|----------------|
| Gross premiums received in cash..... | \$1,162,098 56 |
| Deduct reinsurance, rebate and return premiums..... | 125,114 71 |
| Net cash received for premiums, (fire)..... | \$1,036,983 85 |
| Received for interest on bonds and mortgages..... | 143,616 14 |
| Received for interest and dividends from all other sources..... | 20,968 51 |
| Income from all other sources..... | 6,958 00 |
| Deposit premiums received for perpetual fire risks | \$99,078 19 |
| Aggregate amount of income received in cash..... | \$1,208,526 50 |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|----------------|
| Net amount paid for losses, (fire) | \$586,236 99 |
| Cash dividends actually paid..... | 127,552 00 |
| Paid for commissions or brokerage..... | 155,693 34 |
| Salaries and other charges of officers, clerks and other employees..... | 107,064 12 |
| Paid for State, national and local taxes..... | 38,230 67 |
| All other expenditures, viz : general expenses | 158,827 82 |
| Deposit premiums returned on perpetual risks..... | \$46,578 44 |
| Aggregate amount of expenditures in cash..... | \$1,173,604 94 |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|--------------------|------------------|
| In force December 31, 1874..... | \$164,553,811 | \$3,061,995 30 |
| Written during the year..... | 82,285,665 | 1,272,183 43 |
| Total..... | \$246,839,476 | \$4,334,178 73 |
| Deduct those terminated..... | 81,458,658 | 1,448,873 08 |
| Net amount in force | \$165,380,818 | \$2,885,305 65 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|----------------|
| Risks taken, (fire)..... | \$1,654,028 00 |
| Premiums received | 24,270 21 |
| Losses paid on risks taken..... | 10,304 58 |
| Losses incurred in Maine..... | 7,982 19 |
| Amount of taxes paid to the State of Maine on premiums..... | 279 31 |

GERMAN AMERICAN INSURANCE COMPANY.

NEW YORK CITY.

 INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.
E. OELBERMANN, *President*.JAMES A. SILVEY, *Secretary*.

 I. CAPITAL.

| | |
|---------------------------------------|---------------------|
| Capital authorized | \$1,000,000 00 |
| Capital actually paid up in cash..... | <u>1,000,000 00</u> |

II. ASSETS.

| | |
|--|------------------|
| Stocks and bonds owned by the company, market value | \$1,474,380 00 |
| Loans secured by collaterals | 343,500 00 |
| Cash in the company's principal office and in bank..... | 198,097 80 |
| Interest due and accrued on stocks not included in "market value"..... | 1,146 66 |
| Gross premiums in due course of collection..... | <u>47,885 47</u> |

| | |
|---|-----------------------|
| Aggregate of all the admitted assets of the company at their actual value | <u>\$2,065,009 93</u> |
|---|-----------------------|

III. LIABILITIES.

| | |
|---|-------------------|
| Losses adjusted and unpaid | \$17,012 35 |
| Losses unadjusted, including all reported and supposed losses.. .. | 26,678 24 |
| Losses resisted, including interest, costs and expenses..... | <u>1,600 00</u> |
| Net amount of unpaid losses and claims..... | \$45,290 59 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$431,235 00 |
| Reinsurance pro rata on fire risks running more than one year..... | <u>71,251 68</u> |
| Amount required to safely reinsure all outstanding risks..... | 502,486 68 |
| All other demands against the company, viz : commissions..... | <u>7,527 44</u> |
| Total amount of liabilities, except capital stock and net surplus..... | \$555,304 71 |
| Capital actually paid up in cash..... | 1,000,000 00 |
| Surplus beyond capital..... | <u>509,705 22</u> |

| | |
|--|-----------------------|
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$2,065,009 93</u> |
|--|-----------------------|

IV. INCOME DURING THE YEAR.

| | | |
|--|----------------|-----------------------|
| Gross premiums received in cash | \$1,063,359 03 | |
| Deduct reinsurance, rebate and return premiums..... | 122,877 46 | |
| Net cash received for premiums, (fire) | | \$940,481 57 |
| Received for interest and dividends from all sources.... | | 97,138 52 |
| Aggregate amount of income received in cash..... | | <u>\$1,037,620 09</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|---|--------------|---------------------|
| Gross amount paid for losses | \$426,479 26 | |
| Deduct salvage, reinsurance..... | 3,517 15 | |
| Net amount paid for losses, (fire)..... | | \$422,962 11 |
| Cash dividends actually paid..... | | 100,000 00 |
| Paid for commissions or brokerage..... | | 141,462 39 |
| Salaries and other charges of officers, clerks and other employees..... | | 77,311 36 |
| Paid for State, national and local taxes | | 27,124 20 |
| All other expenditures, viz : general expenses..... | | 81,638 11 |
| Aggregate amount of expenditures in cash | | <u>\$850,498 17</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|----------------------|-----------------------|
| In force December 31, 1874..... | \$74,424,770 | \$887,999 49 |
| Written during the year..... | 100,723,456 | 1,066,258 87 |
| Total..... | <u>\$175,148,226</u> | <u>\$1,954,258 36</u> |
| Deduct those terminated..... | 92,203,992 | 971,922 80 |
| In force December 31, 1875..... | <u>\$82,944,234</u> | <u>\$982,335 56</u> |
| Deduct amount reinsured..... | 1,453,981 | 16,411 24 |
| Net amount in force..... | <u>\$81,490,253</u> | <u>\$965,924 32</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|---------------|
| Risks taken, (fire) | \$632,252 00 |
| Premiums received | 9,211 57 |
| Losses paid on risks taken..... | 534 73 |
| Losses incurred in Maine..... | 944 73 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>173 53</u> |

GERMANIA INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1870. COMMENCED BUSINESS IN 1870.

JAMES M. PATERSON, *President*.JULIUS B. BROSE, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$250,000 00 |
| Capital actually paid up in cash..... | 220,700 00 |

II. ASSETS.

| | |
|--|-------------|
| Real estate owned by the company, unincumbered..... | \$55,692 74 |
| Loans on bond and mortgage, (first liens)..... | 146,130 00 |
| Interest due and accrued on bond and mortgage loans..... | 6,925 52 |
| Stocks and bonds owned by the company, market value..... | 34,992 50 |
| Loans secured by collaterals..... | 6,700 00 |
| Cash in the company's principal office and in bank..... | 16,724 42 |
| Interest due and accrued on collateral loans..... | 139 48 |
| Gross premiums in due course of collection..... | 17,771 39 |
| All other property belonging to the company, viz: rents..... | 277 00 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$285,353 05 |
|--|--------------|

UNADMITTED ASSETS.

| | |
|-----------------------|------------|
| Office furniture..... | \$2,496 01 |
|-----------------------|------------|

III. LIABILITIES.

| | |
|---|-------------|
| Losses adjusted and unpaid..... | \$2,233 43 |
| Losses unadjusted, including all reported and supposed losses..... | 1,200 00 |
| Net amount of unpaid losses and claims..... | \$3,433 43 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$48,312 51 |
| Reinsurance pro rata on fire risks running more than one year..... | 3,620 50 |
| Amount required to safely reinsure all outstanding risks..... | 51,933 01 |
| Cash dividends to stockholders remaining unpaid..... | 574 16 |
| All other demands against the company..... | 3,287 60 |
| Total amount of liabilities except capital stock and net surplus..... | \$59,228 20 |
| Capital actually paid up in cash..... | 220,700 00 |
| Surplus beyond capital..... | 5,424 85 |

| | |
|--|--------------|
| Aggregate of all liabilities, including stock and net surplus..... | \$285,353 05 |
|--|--------------|

IV. INCOME DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Gross premiums received in cash..... | \$112,568 73 | |
| Deduct reinsurance, rebate and return premiums..... | 11,734 94 | |
| Net cash received for premiums, (fire) | | \$100,833 79 |
| Received for interest on bonds and mortgages..... | | 8,567 81 |
| Received for interest and dividends from all other sources | | 1,216 63 |
| Income from all other sources..... | | 1,642 00 |
| Aggregate amount of income received in cash | | <u>\$112,260 23</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|---|-------------|--------------------|
| Gross amount paid for losses | \$29,724 08 | |
| Deduct salvage, reinsurance..... | 1,567 89 | |
| Net amount paid for losses, (fire) | | \$28,156 19 |
| Cash dividends actually paid..... | | 21,576 60 |
| Paid for commissions or brokerage..... | | 20,070 29 |
| Salaries and other charges of officers, clerks and other employees..... | | 8,614 40 |
| Paid for State, national and local taxes..... | | 2,967 42 |
| All other expenditures, viz: general expenses | | 13,197 70 |
| Aggregate amount of expenditures in cash..... | | <u>\$94,582 60</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|----------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$6,486,443 | \$74,766 67 |
| Written during the year..... | 9,899,603 | 115,368 79 |
| Total..... | <u>\$16,386,046</u> | <u>\$190,135 46</u> |
| Deduct those terminated..... | 7,887,248 | 82,688 67 |
| In force December 31, 1875 | \$8,498,798 | \$107,446 79 |
| Deduct amount reinsured..... | 282,725 | 3,880 68 |
| Net amount in force | <u>\$8,216,073</u> | <u>\$103,566 11</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$241,604 00 |
| Premiums received | 4,172 03 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>83 44</u> |

GERMANIA FIRE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

RUDOLPH GARRIGUE, *President*.HUGO SCHUMANN, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | 500,000 00 |

II. ASSETS.

| | |
|--|----------------|
| Real estate owned by the company, unincumbered..... | \$50,487 34 |
| Loans on bond and mortgage, (first liens)..... | 715,700 00 |
| Interest due and accrued on bond and mortgage loans..... | 14,954 05 |
| Stocks and bonds owned by the company, market value..... | 643,620 00 |
| Loans secured by collaterals..... | 35,462 48 |
| Cash in the company's principal office and in bank..... | 171,826 51 |
| Interest due and accrued on stocks not included in "market value"..... | 1,136 66 |
| Interest due and accrued on collateral loans..... | 1,213 75 |
| Gross premiums in due course of collection..... | 68,520 33 |
| Bills receivable, not matured, taken for fire risks..... | 4,930 20 |
| All other property belonging to the company, vis : rents..... | 2,300 00 |
| Aggregate of all the admitted assets of the company at their actual value..... | \$1,710,151 32 |

III. LIABILITIES.

| | |
|---|----------------|
| Losses adjusted and unpaid..... | \$22,343 97 |
| Losses unadjusted, including all reported and supposed losses..... | 21,459 75 |
| Losses resisted, including interest, costs and expenses..... | 34,334 35 |
| Net amount of unpaid losses and claims..... | \$78,138 07 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$387,992 17 |
| Reinsurance pro rata on fire risks running more than one year..... | 127,861 20 |
| Amount required to safely reinsure all outstanding risks..... | 515,853 37 |
| Total amount of liabilities, except capital stock and net surplus..... | \$593,991 44 |
| Capital actually paid up in cash..... | 500,000 00 |
| Surplus beyond capital..... | 616,159 88 |
| Aggregate of all liabilities, including stock and net surplus..... | \$1,710,151 32 |

IV. INCOME DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Gross premiums received in cash..... | \$985,569 64 | |
| Deduct reinsurance, rebate and return premiums..... | 85,925 99 | |
| Net cash received for premiums, (fire) | | \$899,643 65 |
| Received for interest on bonds and mortgages | | 45,285 31 |
| Received for interest and dividends from all other sources | | 47,459 38 |
| Aggregate amount of income received in cash..... | | <u>\$992,388 34</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Gross amount paid for losses..... | \$379,077 07 | |
| Deduct salvage, reinsurance..... | 301 25 | |
| Net amount paid for losses, (fire)..... | | \$378,775 82 |
| Cash dividends actually paid..... | | 50,000 00 |
| Paid for commissions or brokerage..... | | 140,797 77 |
| Salaries and other charges of officers, clerks and other employees | | 70,218 24 |
| Paid for State, national and local taxes..... | | 19,319 46 |
| All other expenditures, viz: general expenses..... | | 170,840 08 |
| Aggregate amount of expenditures in cash..... | | <u>\$829,951 37</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|----------------------|-----------------------|
| In force December 31, 1874..... | \$92,104,522 | \$1,088,402 52 |
| Written during the year..... | 91,520,161 | 985,569 64 |
| Total..... | <u>\$183,624,683</u> | <u>\$2,073,972 16</u> |
| Deduct those terminated | 94,894 111 | 1,041,432 34 |
| In force December 31, 1875..... | \$88,730,572 | \$1,032,539 82 |
| Deduct amount reinsured..... | 1,916,394 | 17,806 34 |
| Net amount in force..... | <u>\$86,814,178</u> | <u>\$1,014,733 48</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|---------------|
| Risks taken, (fire) | \$399,450 00 |
| Premiums received | 5,058 23 |
| Losses paid on risks taken | 5 00 |
| Losses incurred in Maine..... | 5 00 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>101 06</u> |

**GIRARD FIRE AND MARINE INSURANCE COMPANY.
PHILADELPHIA, PA.**

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

THOMAS CRAVEN, *President.*

JAMES B. ALVORD, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$300,000 00 |
| Capital actually paid up in cash..... | 300,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Real estate owned by the company, unincumbered..... | \$207,800 00 |
| Loans on bond and mortgage, (first liens)..... | 13,566 65 |
| Interest due and accrued on bond and mortgage loans..... | 6,492 67 |
| Stocks and bonds owned by the company, market value..... | 305,548 00 |
| Loans secured by collaterals..... | 5,000 00 |
| Cash in the company's principal office and in bank..... | 143,014 76 |
| Interest due and accrued on collateral loans..... | 56 66 |
| Gross premiums in due course of collection..... | 31,781 49 |
| All other property belonging to the company..... | 3,750 00 |

| | |
|--|----------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$1,017,010 23 |
|--|----------------|

UNADMITTED ASSETS.

| | |
|-----------------------|------------|
| Centennial stock..... | \$2,000 00 |
|-----------------------|------------|

III. LIABILITIES.

| | |
|---|--------------|
| Net amount of unpaid losses and claims, (unadjusted)..... | \$11,519 95 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$184,892 05 |
| Reinsurance pro rata on fire risks running more than one year..... | 112,685 00 |
| Amount required to safely reinsure all outstanding risks..... | 297,577 05 |
| Amount reclaimable on perpetual fire policies..... | 65,859 64 |
| Cash dividends to stockholders remaining unpaid..... | 2,695 48 |
| All other demands against the company..... | 8,117 36 |
| Total amount of liabilities, except capital stock and net surplus..... | \$385,769 48 |
| Capital actually paid up in cash..... | 300,000 00 |
| Surplus beyond capital..... | 331,240 75 |

| | |
|--|----------------|
| Aggregate of all liabilities, including stock and net surplus..... | \$1,017,010 23 |
|--|----------------|

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$464,760 77 |
| Deduct reinsurance, rebate and return premiums..... | 28,470 11 |
| Net cash received for premiums, (fire)..... | \$436,290 66 |
| Received for interest on bonds and mortgages..... | 16,939 42 |
| Received for interest and dividends from all other sources..... | 19,916 52 |
| Income from all other sources | 20,585 13 |
| Aggregate amount of income received in cash | <u>\$493,731 73</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|--|---------------------|
| Gross amount paid for losses..... | \$137,897 88 |
| Deduct salvage, reinsurance | 813 84 |
| Net amount paid for losses, (fire) | \$137,084 04 |
| Cash dividends actually paid..... | 36,000 00 |
| Paid for commissions or brokerage..... | 67,651 47 |
| Salaries and other charges of officers, clerks and other employees | 35,257 59 |
| Paid for State, national and local taxes | 17,817 29 |
| All other expenditures, viz: general expenses..... | 31,128 05 |
| Aggregate amount of expenditures in cash | <u>\$324,938 44</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$48,075,249 | \$611,446 94 |
| Written during the year..... | 42,680,622 | 466,921 36 |
| Total | \$90,755,871 | \$1,078,368 30 |
| Deduct those terminated..... | 42,670,778 | 444,351 60 |
| In force December 31, 1875..... | \$48,085,093 | \$634,016 70 |
| Deduct amount reinsured..... | 343,158 | 3,716 63 |
| Net amount in force | <u>\$47,741,935</u> | <u>\$630,300 07</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|--|---------------|
| Risks taken, (fire)..... | \$903,171 00 |
| Premiums received..... | 10,022 96 |
| Losses paid on risks taken..... | 1,735 88 |
| Losses incurred in Maine..... | 3,435 88 |
| Amount of taxes paid to the State of Maine on premiums | <u>165 75</u> |

GLOBE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

GEORGE M. BUTTRICK, *President.*WILLIAM R. GRAY, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital actually paid up in cash..... | \$200,000 00 |
|---------------------------------------|--------------|

II. ASSETS.

| | |
|--|-------------|
| Loans on bond and mortgage, (1st liens) .. | \$97,340 50 |
| Interest due and accrued on bond and mortgage loans..... | 2,558 51 |
| Stocks and bonds owned by the company, market value..... | 43,965 00 |
| Cash in the company's principal office and in bank..... | 57,682 95 |
| Interest due and accrued on stocks not included in "market value"..... | 211 87 |
| Interest due on deposits..... | 400 83 |
| Net premiums in due course of collection | 4,761 22 |
| All other property belonging to the company..... | 4,333 33 |

| | |
|---|--------------|
| Aggregate of all the admitted assets of the company at their actual value | \$211,254 21 |
|---|--------------|

UNADMITTED ASSETS.

| | |
|------------------------|------------|
| Office furniture | \$1,850 40 |
|------------------------|------------|

III. LIABILITIES.

| | |
|---|------------|
| Net amount of unpaid losses and claims, (adjusted)..... | \$4,014 85 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$8,657 84 |
| Reinsurance pro rata on fire risks running more than one year..... | 1,639 12 |

| | |
|---|-----------|
| Amount required to safely reinsure all outstanding risks..... | 10,296 96 |
|---|-----------|

| | |
|---|-------------|
| Total amount of liabilities, except capital stock. | \$14,311 81 |
|---|-------------|

| | |
|---------------------------------------|------------|
| Capital actually paid up in cash..... | 200,000 00 |
|---------------------------------------|------------|

| | |
|---|--------------|
| Aggregate of all liabilities, including stock | \$214,311 81 |
|---|--------------|

IV. INCOME DURING THE YEAR.

| | |
|---|-------------|
| Gross premiums received in cash..... | \$21,672 05 |
| Deduct reinsurance, rebate and return premiums..... | 1,383 19 |

| | |
|---|-------------|
| Net cash received for premiums, (fire)..... | \$20,288 86 |
|---|-------------|

| | |
|---|----------|
| Received for interest on bonds and mortgages..... | 1,185 52 |
|---|----------|

| | |
|---|--------|
| Received for interest and dividends from all other sources..... | 725 39 |
|---|--------|

| | |
|---|-------------|
| Aggregate amount of income received in cash | \$22,199 77 |
|---|-------------|

V. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------------|
| Net amount paid for losses, (fire)..... | \$441 50 |
| Paid for commissions or brokerage..... | 2,890 58 |
| Salaries and other charges of officers, clerks and other employees..... | 3,449 35 |
| Paid for State, national and local taxes | 31 75 |
| All other expenditures, viz : general expenses | 5,628 11 |
| Aggregate amount of expenditures in cash | <u>\$12,441 29</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|--------------------|--------------------|
| Written during the year..... | \$1,450,332 | \$22,312 04 |
| Deduct those terminated..... | 197,077 | 2,293 79 |
| In force December 31, 1875..... | \$1,253,255 | \$20,018 25 |
| Deduct amount reinsured | 29,117 | 447 38 |
| Net amount in force..... | <u>\$1,224,138</u> | <u>\$19,570 87</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$75,505 00 |
| Premiums received | 1,112 59 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>22 25</u> |

GLOUCESTER FIRE INSURANCE COMPANY.

GLOUCESTER, MASS.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

J. O. FRIEND, *President*.JOHN CUNNINGHAM, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|---------------------|
| Capital actually paid up in cash..... | <u>\$100,000 00</u> |
|---------------------------------------|---------------------|

II. ASSETS.

| | |
|--|------------------|
| Loans on bond and mortgage, (first liens) | \$34,867 00 |
| Interest due and accrued on bond and mortgage loans..... | 719 71 |
| Stocks and bonds owned by the company, market value..... | 100,927 50 |
| Loans secured by collaterals..... | 1,400 00 |
| Amount of all other loans, viz : Cape Ann Isinglass and Glue Company . | 2,000 00 |
| Cash in the company's principal office and in bank..... | <u>28,881 24</u> |

| | |
|---|---------------------|
| Interest due and accrued on collateral loans | \$170 85 |
| Gross premiums in due course of collection | 11,869 36 |
| Bills receivable, not matured, taken for marine and inland risks | 7,260 13 |
| Aggregate of all the admitted assets of the company at their actual value | <u>\$188,095 79</u> |

UNADMITTED ASSETS.

| | |
|----------------------------------|-----------------|
| Office furniture | \$400 00 |
| Loans on personal security | 300 00 |
| Total | <u>\$700 00</u> |

III. LIABILITIES.

| | |
|--|---------------------|
| Losses adjusted and unpaid | \$1,034 63 |
| Losses unadjusted, including all reported and supposed losses | 11,550 00 |
| Net amount of unpaid losses and claims | <u>\$12,584 63</u> |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less | \$33,391 18 |
| Reinsurance pro rata on fire risks running more than one year | 11,076 46 |
| Gross premiums received on all unexpired marine risks | <u>5,703 00</u> |
| Amount required to safely reinsure all outstanding risks | 50,170 64 |
| Cash dividends to stockholders remaining unpaid | 236 00 |
| Due and accrued for salaries, rent and other expenses | 607 37 |
| All other demands against the company, viz : commissions | 1,995 52 |
| Total amount of liabilities, except capital stock and net surplus | <u>\$65,594 16</u> |
| Capital actually paid up in cash | 100,000 00 |
| Surplus beyond capital | 22,501 63 |
| Aggregate of all liabilities, including stock and net surplus | <u>\$188,095 79</u> |

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine.</i> | |
|--|--------------------|-------------------|--------------------|
| Gross premiums received in cash | \$69,825 01 | \$8,305 44 | |
| Deduct reinsurance, rebate and return premiums | 5,185 34 | 669 97 | |
| Net cash received for premiums | <u>\$64,639 67</u> | <u>\$7,635 47</u> | \$72,275 14 |
| Bills and notes received for premiums remaining unpaid .. | | <u>\$6,080 38</u> | |
| Received for interest on bonds and mortgages | | | 3,919 80 |
| Received for interest and dividends from all other sources | | | 5,133 48 |
| Income from all other sources | | | 959 90 |
| Aggregate amount of income received in cash | | | <u>\$82,288 32</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|--------------|----------------|-------------|
| Net amount paid for losses..... | \$46,661 18 | \$941 40 | \$47,602 58 |
| Cash dividends actually paid..... | | | 4,027 00 |
| Paid for commissions or brokerage..... | | | 9,159 73 |
| Salaries and other charges of officers, clerks and other employees..... | | | 5,471 35 |
| Paid for State, national and local taxes.... | | | 1,484 82 |
| Aggregate amount of expenditures in cash..... | | | \$67,745 48 |

VI. MISCELLANEOUS.

| | RISKS AND PREMIUMS. | | | |
|-------------------------------|---------------------|------------------|----------------------|------------------|
| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Marine risks.</i> | <i>Premiums.</i> |
| In force December 31, 1874... | \$4,467,841 | \$84,755 96 | \$73,300 | \$3,788 70 |
| Written during the year..... | 4,261,131 | 76,425 73 | 294,287 | 11,017 94 |
| Total..... | \$8,728,972 | \$161,181 69 | \$367,587 | \$14,806 64 |
| Deduct those terminated | 3,848,411 | 72,246 40 | 283,437 | 9,103 64 |
| Net amount in force..... | \$4,880,561 | \$88,935 29 | \$84,150 | \$5,703 00 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$563,837 00 |
| Premiums received..... | 9,976 69 |
| Losses paid on risks taken..... | 4,338 17 |
| Losses incurred in Maine..... | 5,288 17 |
| Amount of taxes paid to the State of Maine on premiums..... | 112 77 |

GUARANTY FIRE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

WM. H. BRIDGMAN, *President.*CHAS. D. HARTSHORNE, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|-------------|
| Loans on bond and mortgage, (first liens)..... | \$76,000 00 |
| Interest accrued on bond and mortgage loans | 1,260 00 |
| Stocks and bonds owned by the company, market value..... | 140,373 75 |

| | |
|--|---------------------|
| Loans secured by collaterals..... | \$3,500 00 |
| Cash in the company's principal office and in bank..... | 19,501 20 |
| Interest due and accrued on stocks not included in "market value"..... | 400 00 |
| Gross premiums in due course of collection..... | 23,600 96 |
| Aggregate of all the admitted assets of the company at their actual value..... | <u>\$264,635 91</u> |

III. LIABILITIES.

| | |
|---|---------------------|
| Net amount of unpaid losses and claims, (unadjusted)..... | \$10,175 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$49,630 13 |
| Reinsurance pro rata on fire risks running more than one year..... | 3,198 96 |
| Amount required to safely reinsure all outstanding risks..... | 52,829 08 |
| Total amount of liabilities, except capital stock and net surplus..... | \$63,004 08 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 1,631 83 |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$264,635 91</u> |

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$114,871 46 |
| Deduct reinsurance, rebate and return premiums..... | 9,024 43 |
| Net cash received for premiums, (fire)..... | \$105,847 03 |
| Received for interest on bonds and mortgages..... | 1,974 93 |
| Received for interest and dividends from all other sources..... | 3,358 04 |
| Aggregate amount of income received in cash..... | <u>\$111,180 00</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------------|
| Net amount paid for losses, (fire)..... | \$8,868 90 |
| Paid for commissions or brokerage..... | 13,555 13 |
| Salaries and other charges of officers, clerks and other employees..... | 12,195 20 |
| Paid for State, national and local taxes..... | 1,383 45 |
| All other expenditures..... | 13,937 72 |
| Aggregate amount of expenditures in cash..... | <u>\$49,940 40</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|--------------------|---------------------|
| Written during the year..... | \$11,575,306 | \$118,904 10 |
| Deduct those terminated..... | 1,967,605 | 10,150 88 |
| In force December 31, 1875..... | \$9,607,701 | \$108,753 22 |
| Deduct amount reinsured..... | 918,633 | 5,775 83 |
| Net amount in force..... | <u>\$8,689,068</u> | <u>\$102,977 39</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|-------------|
| Risks taken, (fire)..... | \$84,433 00 |
| Premiums received..... | 1,454 92 |
| Amount of taxes paid to the State of Maine on premiums..... | 29 10 |

HANOVER FIRE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

BENJ. S. WALCOTT, *President.*I. REMSEN LANE, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | 500,000 00 |

II. ASSETS.

| | |
|--|-------------|
| Real estate owned by the company, unincumbered..... | \$17,109 49 |
| Loans on bond and mortgage, (first liens)..... | 326,025 00 |
| Interest accrued on bond and mortgage loans..... | 1,897 65 |
| Stocks and bonds owned by the company, market value..... | 925,802 50 |
| Loans secured by collaterals..... | 114,850 00 |
| Cash in the company's principal office and in bank..... | 102,756 92 |
| Interest due and accrued on stocks not included in "market value"..... | 4,710 00 |
| Interest due and accrued on collateral loans..... | 459 57 |
| Gross premiums in due course of collection..... | 99,163 96 |

Aggregate of all the admitted assets of the company at their actual value.....

\$1,592,775 09

III. LIABILITIES.

| | |
|--|--------------|
| Losses adjusted and unpaid..... | \$53,346 92 |
| Losses unadjusted, including all reported and supposed losses..... | 20,860 50 |
| Losses resisted, including interest, costs and expenses..... | 26,833 08 |
| Total gross amount of claims for losses..... | \$101,040 50 |
| Deduct reinsurance thereon..... | 1,996 82 |
| Net amount of unpaid losses and claims..... | \$99,043 68 |

| | |
|---|-----------------------|
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$386,832 46 |
| Reinsurance pro rata on fire risks running more than one year..... | 200,885 29 |
| Amount required to safely reinsure all outstanding risks | \$587,717 75 |
| All other demands against the company..... | 13,254 46 |
| Total amount of liabilities except capital stock and net surplus..... | \$700,015 89 |
| Capital actually paid up in cash..... | 500,000 00 |
| Surplus beyond capital..... | 392,759 20 |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$1,592,775 09</u> |

IV. INCOME DURING THE YEAR.

| | |
|---|-----------------------|
| Gross premiums received in cash..... | \$1,059,737 55 |
| Deduct reinsurance, rebate and return premiums..... | 91,548 45 |
| Net cash received for premiums, (fire)..... | \$968,189 10 |
| Received for interest on bonds and mortgages..... | 22,339 33 |
| Received for interest and dividends from all other sources..... | 54,250 20 |
| Aggregate amount of income received in cash..... | <u>\$1,044,778 63</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|--|---------------------|
| Gross amount paid for losses..... | \$436,010 72 |
| Deduct salvage, reinsurance..... | 2,197 62 |
| Net amount paid for losses, (fire) | \$433,813 10 |
| Cash dividends actually paid..... | 45,000 00 |
| Paid for commissions or brokerage..... | 158,013 06 |
| Salaries and other charges of officers, clerks and other employees | 50,560 00 |
| Paid for State, national and local taxes..... | 19,071 89 |
| All other expenditures, viz: general expenses | 164,058 16 |
| Aggregate amount of expenditures in cash..... | <u>\$870,516 21</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|-----------------------|
| In force December 31, 1874..... | \$95,475,065 | \$1,184,394 59 |
| Written during the year..... | 99,565,206 | 1,050,452 06 |
| Total..... | \$195,040,271 | \$2,234,846 64 |
| Deduct those terminated..... | 95,866,819 | 1,073,485 11 |
| In force December 31, 1875..... | \$99,173,452 | \$1,161,361 53 |
| Deduct amount reinsured..... | 2,224,520 | 18,709 18 |
| Net amount in force | <u>\$96,948,932</u> | <u>\$1,142,652 35</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|--|----------------|
| Risks taken, (fire) | \$1,073,493 00 |
| Premiums received | 14,970 32 |
| Losses paid on risks taken | 4,201 49 |
| Losses incurred in Maine | 4,267 01 |
| Amount of taxes paid to the State of Maine on premiums | 215 38 |

HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

GEORGE L. CHASE, *President.*J. D. BROWNE, *Secretary.*

I. CAPITAL.

| | |
|--|----------------|
| Capital actually paid up in cash | \$1,000,000 00 |
|--|----------------|

II. ASSETS.

| | |
|---|--------------|
| Real estate owned by the company, unincumbered | \$398,175 60 |
| Loans on bond and mortgage, (first liens) | 751,750 00 |
| Interest accrued on bond and mortgage loans | 28,056 56 |
| Stocks and bonds owned by the company, market value | 1,328,275 06 |
| Cash in the company's principal office and in bank | 231,192 84 |
| Interest due and accrued on stocks not included in "market value" | 16,583 80 |
| Gross premiums in due course of collection | 268,218 07 |
| All other property belonging to the company | 9,932 95 |

| | |
|---|----------------|
| Aggregate of all the admitted assets of the company at their actual value | \$3,032,184 88 |
|---|----------------|

III. LIABILITIES.

| | |
|--|--------------|
| Losses unadjusted, including all reported and supposed losses | \$205,634 68 |
| Losses resisted, including interest, costs and expenses | 21,965 19 |
| Net amount of unpaid losses and claims | \$227,599 87 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less | \$626,131 23 |
| Reinsurance pro rata on fire risks running more than one year | 357,789 27 |
| Amount required to safely reinsure all outstanding risks | 983,920 50 |

| | |
|--|-----------------------|
| Cash dividends to stockholders remaining unpaid..... | \$3,345 00 |
| All other demands against the company, viz : commissions..... | 26,250 00 |
| Total amount of liabilities, except capital stock and net surplus..... | \$1,241,115 37 |
| Capital actually paid up in cash..... | 1,000,000 00 |
| Surplus beyond capital..... | 791,069 51 |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$3,032,184 88</u> |

IV. INCOME DURING THE YEAR.

| | |
|---|-----------------------|
| Gross premiums received in cash..... | \$2,060,918 44 |
| Deduct reinsurance, rebate and return premiums..... | 147,511 83 |
| Net cash received for premiums, (fire)..... | \$1,913,406 61 |
| Received for interest on bonds and mortgages..... | 49,286 53 |
| Received for interest and dividends from all other sources..... | 90,917 81 |
| Income from all other sources..... | 13,114 47 |
| Aggregate amount of income received in cash..... | <u>\$2,066,724 42</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|-----------------------|
| Net amount paid for losses, (fire)..... | \$998,379 26 |
| Cash dividends actually paid..... | 198,160 00 |
| Paid for commissions or brokerage..... | 278,231 55 |
| Salaries and other charges of officers, clerks and other employees..... | 119,133 16 |
| Paid for State, national and local taxes..... | 43,145 72 |
| All other expenditures, viz : general expenses..... | 108,220 26 |
| Aggregate amount of expenditures in cash..... | <u>\$1,745,269 95</u> |

VI. MISCELLANEOUS

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|----------------------|-----------------------|
| In force December 31, 1874..... | \$147,260,543 | \$1,947,796 52 |
| Written during the year..... | 146,979,896 | 1,880,653 35 |
| Total..... | <u>\$294,240,438</u> | <u>\$3,828,449 87</u> |
| Deduct those terminated..... | 154,274,899 | 2,039,503 51 |
| Net amount in force..... | <u>\$139,965,539</u> | <u>\$1,788,946 36</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|----------------|
| Risks taken, (fire)..... | \$7,253,175 00 |
| Premiums received..... | 72,794 14 |
| Losses paid on risks taken..... | 31,949 40 |
| Losses incurred in Maine..... | 34,849 80 |
| Amount of taxes paid to the State of Maine on premiums..... | 816 89 |

HOFFMAN FIRE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

MARCUS F. HODGES, *President*.J. D. MACINTYRE, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|---|--------------|
| Loans on bond and mortgage, (first liens)..... | \$177,993 00 |
| Interest accrued on bond and mortgage loans..... | 916 69 |
| Stocks and bonds owned by the company, market value | 185,385 00 |
| Loans secured by collaterals..... | 18,000 00 |
| Cash in the company's principal office and in bank..... | 20,962 11 |
| Interest due and accrued on stocks not included in "market value"..... | 1,350 00 |
| Interest due and accrued on collateral loans | 259 47 |
| Gross premiums in due course of collection | 7,125 77 |
| Aggregate of all the admitted assets of the company at their actual value | \$411,992 04 |

III. LIABILITIES.

| | |
|---|--------------|
| Losses adjusted and unpaid..... | \$6,384 03 |
| Losses unadjusted, including all reported and supposed losses..... | 14,606 79 |
| Net amount of unpaid losses and claims..... | \$20,990 82 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$87,449 06 |
| Reinsurance pro rata on fire risks running more than one year | 7,030 21 |
| Amount required to safely reinsure all outstanding risks..... | 94,479 27 |
| All other demands against the company, viz : commissions..... | 1,068 85 |
| Total amount of liabilities, except capital stock and net surplus | \$116,538 94 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 95,453 10 |
| Aggregate of all liabilities, including stock and net surplus.... | \$411,992 04 |

IV. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Gross premiums received in cash..... | \$250,812 88 |
| Deduct reinsurance, rebate and return premiums..... | 24,385 23 |
| Net cash received for premiums, (fire)..... | \$226,427 65 |

| | |
|---|---------------------|
| Received for interest on bonds and mortgages..... | \$11,227 36 |
| Received for interest and dividends from all other sources..... | 13,736 38 |
| Aggregate amount of income received in cash..... | <u>\$251,391 39</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Gross amount paid for losses | \$140,171 63 |
| Deduct salvage, reinsurance..... | <u>3,364 13</u> |
| Net amount paid for losses, (fire)..... | \$136,807 50 |
| Cash dividends actually paid..... | 20,000 00 |
| Paid for commissions or brokerage..... | 39,808 19 |
| Salaries and other charges of officers, clerks and other employees..... | 20,491 97 |
| Paid for State, national and local taxes | 2,649 15 |
| All other expenditures, viz: general expenses..... | <u>18,218 12</u> |
| Aggregate amount of expenditures in cash..... | <u>\$237,974 93</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$17,312,411 | \$205,304 80 |
| Written during the year..... | 19,978,839 | 239,819 59 |
| Total..... | <u>\$37,241,250</u> | <u>\$445,124 39</u> |
| Deduct those terminated..... | 20,841,559 | 253,340 00 |
| In force December 31, 1875..... | \$16,399,691 | \$191,784 39 |
| Deduct amount reinsured..... | 472,675 | 5,645 45 |
| Net amount in force | <u>\$15,927,016</u> | <u>\$186,138 94</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---------------------------------|-----------------|
| Risks taken, (fire)..... | \$118,375 00 |
| Premiums received | 1,591 23 |
| Losses paid on risks taken..... | 2,144 00 |
| Losses incurred in Maine..... | <u>2,144 00</u> |

HOME INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

CHARLES J. MARTIN, *President*.JOHN H. WASHBURN, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorized..... | \$3,000,000 00 |
| Capital actually paid up in cash..... | 3,000,000 00 |

II. ASSETS.

| | |
|--|----------------|
| Loans on bond and mortgage, (first liens)..... | \$2,024,553 19 |
| Interest accrued on bond and mortgage loans | 54,347 29 |
| Stocks and bonds owned by the company, market value..... | 2,986,062 50 |
| Loans secured by collaterals | 480,750 00 |
| Cash in the company's principal office and in bank..... | 242,894 09 |
| Interest due and accrued on collateral loans | 5,789 92 |
| Gross premiums in due course of collection..... | 241,728 91 |
| Bills receivable, not matured, taken for fire risks..... | 5,062 50 |
| All other property belonging to the company..... | 5,833 34 |

| | |
|---|----------------|
| Aggregate of all the admitted assets of the company at their actual value | \$6,047,021 74 |
|---|----------------|

III. LIABILITIES.

| | |
|---|----------------|
| Losses adjusted and unpaid..... | \$48,420 97 |
| Losses unadjusted, including all reported and supposed losses..... | 170,435 73 |
| Losses resisted, including interest, costs and expenses..... | 26,595 10 |
| Net amount of unpaid losses and claims..... | \$245,451 80 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$1,118,983 50 |
| Reinsurance pro rata on fire risks running more than one year..... | 780,208 82 |
| Amount required to safely reinsure all outstanding risks..... | 1,899,192 32 |
| Cash dividends to stockholders remaining unpaid..... | 2,655 00 |
| Total amount of liabilities, except capital stock and net surplus..... | \$2,147,299 12 |
| Capital actually paid up in cash..... | 3,000,000 00 |
| Surplus beyond capital..... | 899,722 62 |

| | |
|---|----------------|
| Aggregate of all liabilities, including stock and net surplus | \$6,047,021 74 |
|---|----------------|

IV. INCOME DURING THE YEAR.

| | |
|---|----------------|
| Gross premiums received in cash..... | \$3,326,909 59 |
| Deduct reinsurance, rebate and return premiums..... | 244,501 53 |
| Net cash received for premiums, (fire)..... | \$3,082,408 06 |
| Bills and notes received for premiums remaining unpaid... | \$5,062 50 |
| Received for interest on bonds and mortgages..... | 145,881 86 |
| Received for interest and dividends from all other sources..... | 164,705 65 |
| Income from all other sources, viz: rents..... | 82 73 |
| Aggregate amount of income received in cash..... | \$3,393,078 30 |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|----------------|
| Gross amount paid for losses..... | \$1,701,904 39 |
| Deduct salvage, reinsurance..... | 19,836 97 |
| Net amount paid for losses, (fire)..... | \$1,682,067 42 |
| Cash dividends actually paid..... | 273,735 00 |
| Paid for commissions or brokerage..... | 560,531 33 |
| Salaries and other charges of officers, clerks and other employees..... | 241,178 53 |
| Paid for State, national and local taxes..... | 64,708 42 |
| All other expenditures, viz: general expenses..... | 195,078 83 |
| Aggregate amount of expenditures in cash..... | \$3,017,299 53 |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | Fire risks. | Premiums. |
|---------------------------------|---------------|----------------|
| In force December 31, 1874..... | \$347,393,978 | \$3,913,439 00 |
| Written during the year..... | 390,222,100 | 3,326,909 59 |
| Total..... | \$737,616,078 | \$7,240,348 59 |
| Deduct those terminated..... | 375,343,857 | 3,414,277 76 |
| In force December 31, 1875..... | \$362,272,221 | \$3,826,070 83 |
| Deduct amount reinsured..... | 5,467,985 | 60,681 83 |
| Net amount in force..... | \$356,804,236 | \$3,765,389 00 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|----------------|
| Risks taken, (fire)..... | \$5,469,878 00 |
| Premiums received..... | 68,649 29 |
| Losses paid on risks taken..... | 27,349 07 |
| Losses incurred in Maine..... | 23,557 36 |
| Amount of taxes paid to the State of Maine on premiums..... | 826 00 |

HOWARD INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

SAMUEL T. SKIDMORE, *President.*

R. W. CLARK, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | 500,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Real estate owned by the company, unincumbered..... | \$125,000 00 |
| Loans on bond and mortgage, (first liens) | 60,500 00 |
| Interest accrued on bond and mortgage loans | 1,343 99 |
| Stocks and bonds owned by the company, market value..... | 555,600 00 |
| Loans secured by collaterals | 31,300 00 |
| Cash in the company's principal office and in bank..... | 21,713 89 |
| Interest due and accrued on stocks not included in "market value"..... | 4,143 43 |
| Interest due and accrued on collateral loans..... | 782 66 |
| Gross premiums in due course of collection..... | 13,882 27 |
| All other property belonging to the company..... | 833 34 |

| | |
|---|--------------|
| Aggregate of all the admitted assets of the company at their actual value | \$815,099 58 |
|---|--------------|

III. LIABILITIES.

| | |
|---|--------------|
| Losses unadjusted including all reported and supposed losses | \$4,149 89 |
| Losses resisted, including interest, costs and expenses | 1,700 00 |
| Net amount of unpaid losses and claims..... | \$5,849 89 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$92,231 02 |
| Reinsurance pro rata on fire risks running more than one year | 18,227 07 |
| Amount required to safely reinsure all outstanding risks..... | 110,458 09 |
| All other demands against the company..... | 221 31 |
| Total amount of liabilities, except capital stock and net surplus..... | \$116,529 29 |
| Capital actually paid up in cash..... | 500,000 00 |
| Surplus beyond capital..... | 198,570 29 |
| Aggregate of all liabilities, including stock and net surplus | \$815,099 58 |

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|---|---------------------|-----------------|----------------------------|
| Gross premiums received in cash..... | \$213,104 25 | \$260 00 | |
| Deduct reinsurance, rebate and return premiums..... | 15,892 11 | 39 00 | |
| Net cash received for premiums..... | <u>\$197,212 14</u> | <u>\$221 00</u> | \$197,433 14 |
| Received for interest on bonds and mortgages..... | | | 4,303 74 |
| Received for interest and dividends from all other sources..... | | | 30,759 96 |
| Income from all other sources..... | | | <u>5,506 70</u> |
| Aggregate amount of income received in cash | | | <u><u>\$238,003 54</u></u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|---|-----------------|----------------------------|
| Gross amount paid for losses..... | \$58,697 75 | |
| Deduct salvage, reinsurance | <u>1,176 22</u> | |
| Net amount paid for losses, (fire)..... | | \$57,521 53 |
| Cash dividends actually paid..... | | 60,000 00 |
| Paid for commissions or brokerage..... | | 22,762 32 |
| Salaries and other charges of officers, clerks and other employees..... | | 31,387 47 |
| Paid for State, national and local taxes | | 8,527 39 |
| All other expenditures, viz : general expenses..... | | <u>19,120 52</u> |
| Aggregate amount of expenditures in cash..... | | <u><u>\$199,319 23</u></u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Inland risks.</i> | <i>Premiums.</i> |
|-------------------------------|----------------------------|----------------------------|----------------------|------------------|
| In force December 31, 1874... | \$25,080,098 | \$219,759 33 | \$6,000 | \$450 00 |
| Written during the year..... | 26,627,004 | 213,391 00 | 4,000 | 260 00 |
| Total. | <u>\$51,707,102</u> | <u>\$433,150 33</u> | <u>\$10,000</u> | <u>\$710 00</u> |
| Deduct those terminated..... | 27,377,881 | 226,170 99 | 10,000 | 710 00 |
| In force December 31, 1875. . | <u>\$24,329,221</u> | <u>\$206,979 34</u> | | |
| Deduct amount reinsured..... | 784,752 | 4,289 23 | | |
| Net amount in force..... | <u><u>\$23,544,469</u></u> | <u><u>\$202,690 11</u></u> | | |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|---------------------|
| Risks taken, (fire) | \$166,150 00 |
| Premiums received | 1,532 04 |
| Amount of taxes paid to the State of Maine on premiums..... | <u><u>30 64</u></u> |

HUDSON INSURANCE COMPANY.

JERSEY CITY, N. J.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1842.

JAMES GOPSILL, *President.*JOHN F. JENNE, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|-------------|
| Real estate owned by the company, unincumbered..... | \$16,000 00 |
| Loans on bond and mortgage, (first liens)..... | 60,500 00 |
| Interest accrued on bond and mortgage loans..... | 500 22 |
| Stocks and bonds owned by the company, market value..... | 160,565 00 |
| Loans secured by collaterals..... | 42,868 88 |
| Cash in the company's principal office and in bank..... | 16,140 16 |
| Interest due and accrued on stocks not included in "market value"..... | 395 84 |
| Gross premiums in due course of collection..... | 16,016 48 |
| Bills receivable, not matured, taken for fire risks..... | 19,573 08 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$332,559 66 |
|--|--------------|

III. LIABILITIES.

| | |
|---|--------------|
| Losses adjusted and unpaid..... | \$3,639 46 |
| Losses unadjusted, including all reported and supposed losses..... | 3,750 00 |
| Losses resisted, including interest, costs and expenses..... | 1,093 75 |
| Net amount of unpaid losses and claims..... | \$8,483 21 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$73,607 10 |
| Reinsurance pro rata on fire risks running more than one year..... | 39,877 06 |
| Amount required to safely reinsure all outstanding risks..... | 113,484 16 |
| Total amount of liabilities except capital stock and net surplus..... | \$121,967 37 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 10,592 29 |

| | |
|--|--------------|
| Aggregate of all liabilities, including stock and net surplus..... | \$332,559 66 |
|--|--------------|

IV. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Gross premiums received in cash..... | \$183,582 58 |
| Deduct reinsurance, rebate and return premiums..... | 11,532 47 |
| Net cash received for premiums, (fire)..... | \$172,050 11 |

| | |
|--|---------------------|
| Received for interest on bonds and mortgages..... | \$4,095 00 |
| Received for interest and dividends from all other sources | 13,191 41 |
| Aggregate amount of income received in cash | <u>\$189,336 52</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Net amount paid for losses, (fire) | \$72,086 77 |
| Cash dividends actually paid..... | 24,000 00 |
| Paid for commissions or brokerage..... | 29,747 69 |
| Salaries and other charges of officers, clerks and other employees..... | 12,317 18 |
| Paid for State, national and local taxes..... | 994 28 |
| All other expenditures, viz: general expenses | 23,215 81 |
| Aggregate amount of expenditures in cash..... | <u>\$162,361 73</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$19,994,427 | \$190,093 68 |
| Written during the year..... | 17,443,280 | 211,739 02 |
| Total..... | <u>\$37,437,707</u> | <u>\$401,832 70</u> |
| Deduct those terminated..... | 16,201,595 | 161,670 76 |
| In force December 31, 1875..... | \$21,236,112 | \$240,161 94 |
| Deduct amount reinsured..... | 221,225 | 4,124 48 |
| Net amount in force | <u>\$21,014,887</u> | <u>\$236,037 46</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|---------------|
| Risks taken, (fire) | \$791,793 00 |
| Premiums received | 12,726 90 |
| Losses paid on risks taken..... | 5,702 10 |
| Losses incurred in Maine..... | 8,727 10 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>140 50</u> |

HUMBOLDT INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1870. COMMENCED BUSINESS IN 1870.

E. W. McCLARE, *President*.J. GRISWOLD, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage, (first liens)..... | \$213,862 00 |
| Interest due and accrued on bond and mortgage loans..... | 10,651 36 |
| Stocks and bonds owned by the company, market value..... | 22,020 00 |
| Loans secured by collaterals..... | 300 00 |
| Cash in the company's principal office and in bank..... | 40,842 10 |
| Interest due and accrued on stocks not included in "market value"..... | 574 24 |
| Interest due and accrued on collateral loans..... | 8 75 |
| Net premiums in due course of collection..... | 22,641 56 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$310,900 01 |
|--|--------------|

UNADMITTED ASSETS.

| | |
|-----------------------|------------|
| Office furniture..... | \$1,500 00 |
|-----------------------|------------|

III. LIABILITIES.

| | |
|---|--------------|
| Losses adjusted and unpaid..... | \$17,935 60 |
| Losses unadjusted, including all reported and supposed losses..... | 9,929 08 |
| Losses resisted, including interest, costs and expenses..... | 3,750 00 |
| Net amount of unpaid losses and claims..... | \$31,614 68 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$68,173 54 |
| Reinsurance pro rata on fire risks running more than one year..... | 6,785 44 |
| Amount required to safely reinsure all outstanding risks..... | 74,958 98 |
| Total amount of liabilities, except capital stock and net surplus..... | \$106,573 66 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 4,326 35 |
| Aggregate of all liabilities, including stock and net surplus..... | \$310,900 01 |

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$157,763 47 |
| Deduct reinsurance, rebate and return premiums..... | 20,214 89 |
| Net cash received for premiums, (fire)..... | \$137,548 58 |
| Received for interest on bonds and mortgages..... | 10,421 83 |
| Received for interest and dividends from all other sources..... | 1,630 36 |
| Aggregate amount of income received in cash | <u>\$149,600 77</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|--|---------------------|
| Net amount paid for losses, (fire) | \$100,162 97 |
| Paid for commissions or brokerage..... | 28,198 16 |
| Salaries and other charges of officers, clerks and other employees | 12,195 75 |
| All other expenditures, viz: general expenses..... | 22,216 38 |
| Aggregate amount of expenditures in cash | <u>\$162,773 26</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$12,817,291 | \$199,395 75 |
| Written during the year..... | 10,586,046 | 166,131 08 |
| Total | <u>\$23,403,337</u> | <u>\$365,526 83</u> |
| Deduct those terminated..... | 14,515,540 | 219,217 13 |
| In force December 31, 1875..... | \$8,887,797 | \$146,339 70 |
| Deduct amount reinsured..... | 48,033 | 517 57 |
| Net amount in force | <u>\$8,839,764</u> | <u>\$145,792 13</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---------------------------------|-----------------|
| Risks taken, (fire)..... | \$45,515 00 |
| Premiums received..... | 1,117 35 |
| Losses paid on risks taken..... | 1,557 50 |
| Losses incurred in Maine..... | <u>1,557 50</u> |

INSURANCE COMPANY OF NORTH AMERICA.

PHILADELPHIA, PA.

INCORPORATED IN 1792. COMMENCED BUSINESS IN 1794.

ARTHUR G. COFFIN, *President*.MATTHIAS MARIS, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|---------------------|
| Capital authorized..... | \$1,000,000 00 |
| Capital actually paid up in cash..... | <u>1,000,000 00</u> |

II. ASSETS.

| | |
|--|-------------------|
| Real estate owned by the company, unincumbered..... | \$90,000 00 |
| Loans on bond and mortgage, (first liens)..... | 1,001,490 00 |
| Interest due on bond and mortgage loans..... | 17,853 33 |
| Stocks and bonds owned by the company, market value..... | 2,765,986 00 |
| Loans secured by collaterals..... | 82,168 00 |
| Cash in the company's principal office and in bank..... | 578,894 48 |
| Interest due and accrued on collateral loans..... | 276 00 |
| Gross premiums in due course of collection..... | 287,473 04 |
| Bills receivable, not matured, taken for marine risks..... | <u>343,606 61</u> |

| | |
|--|-----------------------|
| Aggregate of all the admitted assets of the company at their actual value..... | <u>\$5,167,547 46</u> |
|--|-----------------------|

III. LIABILITIES.

| | |
|---|---------------------|
| Losses adjusted and unpaid..... | \$56,150 45 |
| Losses unadjusted, including all reported and supposed losses..... | 197,594 41 |
| Losses resisted, including interest, costs and expenses..... | <u>23,255 14</u> |
| Total gross amount of claims for losses..... | \$277,000 00 |
| Deduct salvage claims thereon..... | <u>20,000 00</u> |
| Net amount of unpaid losses and claims..... | \$257,000 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$812,671 87 |
| Reinsurance pro rata on fire risks running more than one year..... | 397,640 72 |
| Gross premiums received on all unexpired marine risks.... | <u>430,467 24</u> |
| Amount required to safely reinsure all outstanding risks..... | 1,640,779 83 |
| Amount reclaimable on perpetual fire policies..... | <u>347,750 35</u> |
| Total amount of liabilities, except capital stock and net surplus..... | \$2,245,630 18 |
| Capital actually paid up in cash..... | 1,000,000 00 |
| Surplus beyond capital..... | <u>1,923,017 28</u> |

| | |
|--|-----------------------|
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$5,167,547 46</u> |
|--|-----------------------|

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|---|-----------------------|-------------------------------|-----------------------|
| Gross premiums received in cash | \$1,689,693 20 | \$2,004,046 24 | |
| Deduct reinsurance, rebate and return pre- miums..... | 130,217 60 | 432,927 94 | |
| Net cash received for premiums..... | <u>\$1,559,476 60</u> | <u>\$1,571,118 30</u> | \$3,130,593 90 |
| Bills and notes received for premiums remaining unpaid.. | | <u>\$343,606 61</u> | |
| Received for interest on bonds and mortgages | | | 60,133 37 |
| Received for interest and dividends from all other sources..... | | | 160,708 96 |
| Deposit premiums received for perpetual fire risks | | <u>\$18,735 45</u> | |
| Aggregate amount of income received in cash..... | | | <u>\$3,351,436 23</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|--|---------------------|-------------------------------|-----------------------|
| Gross amount paid for losses..... | \$872,456 85 | \$1,474,219 30 | |
| Deduct salvage, reinsurance..... | 8,972 78 | 259,031 83 | |
| Net amount paid for losses..... | <u>\$863,484 07</u> | <u>\$1,215,187 47</u> | \$2,078,671 54 |
| Cash dividends actually paid .. | | | 201,448 80 |
| Paid for commissions or brokerage..... | | | 274,102 45 |
| Salaries and other charges of officers, clerks and other employees | | | 91,520 64 |
| Paid for State, national and local taxes..... | | | 80,518 19 |
| All other expenditures..... | | | 223,847 61 |
| Deposit premiums returned on perpetual risks..... | | <u>\$6,049 69</u> | |
| Aggregate amount of expenditures in cash..... | | | <u>\$2,950,109 23</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums</i> | <i>Marine and Inland risks.</i> | <i>Premiums.</i> |
|---|-----------------------|-----------------------|-------------------------------------|-----------------------|
| In force December 31, 1874. \$183,516,475 | \$2,774,753 25 | \$11,497,833 | \$440,719 33 | |
| Written during the year ... 130,600,500 | 1,709,695 25 | 170,196,296 | 2,004,046 34 | |
| Total | <u>\$314,116,975</u> | <u>\$4,484,448 50</u> | <u>\$181,694,129</u> | <u>\$2,444,765 67</u> |
| Deduct those terminated ... 139,520,642 | 1,794,032 26 | 171,978,766 | 2,014,298 43 | |
| Net amount in force... \$174,596,333 | <u>\$2,690,416 24</u> | <u>\$9,715,363</u> | <u>\$430,467 24</u> | |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|--|----------------|
| Risks taken, (fire) | \$1,363,453 00 |
| Premiums received | 18,716 59 |
| Losses paid on risks taken | 8,264 69 |
| Losses incurred in Maine | 8,264 69 |
| Amount of taxes paid to the State of Maine on premiums | 209 04 |

INSURANCE CO. OF THE STATE OF PENNSYLVANIA.
PHILADELPHIA, PA.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1794.

H. D. SHERRERD, *President*J. H. HOLLINSHEAD, *Secretary*.

I. CAPITAL.

| | |
|--|--------------|
| Capital authorized | \$200,000 00 |
| Capital actually paid up in cash | 200,000 00 |

II. ASSETS.

| | |
|---|--------------|
| Loans on bond and mortgage, (first liens) | \$178,850 00 |
| Interest accrued on bond and mortgage loans | 3,239 20 |
| Stocks and bonds owned by the company, market value | 234,810 50 |
| Loans secured by collaterals | 125,700 00 |
| Cash in the company's principal office and in bank | 22,757 57 |
| Interest due and accrued on stocks not included in "market value" | 2,669 00 |
| Interest due and accrued on collateral loans | 49 50 |
| Gross premiums in due course of collection | 36,732 54 |
| Bills receivable, not matured, taken for marine and inland risks | 39,142 30 |

| | |
|---|--------------|
| Aggregate of all the admitted assets of the company at their actual value | \$643,950 61 |
|---|--------------|

UNADMITTED ASSETS.

| | |
|------------------------|------------|
| Centennial stock | \$1,000 00 |
|------------------------|------------|

III. LIABILITIES.

| | |
|--|-------------|
| Net amount of unpaid losses and claims | \$49,449 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less | \$81,318 84 |
| Reinsurance pro rata on fire risks running more than one year | 12,370 68 |
| Gross premiums received on all unexpired marine risks | 70,088 74 |

| | |
|--|------------|
| Amount required to safely reinsure all outstanding risks | 163,778 26 |
|--|------------|

| | |
|--|--------------|
| Amount reclaimable on perpetual fire policies..... | \$76,121 13 |
| Cash dividends to stockholders remaining unpaid..... | 576 00 |
| All other demands against the company..... | 4,161 28 |
| Total amount of liabilities, except capital stock and net surplus..... | \$294,085 67 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 149,864 94 |
| Aggregate of all liabilities, including stock and net surplus..... | \$643,950 61 |

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|---|--------------|-------------------------------|--------------|
| Gross premiums received in cash..... | \$164,567 83 | \$148,291 72 | |
| Deduct reinsurance, rebate and return premiums..... | 19,395 00 | 40,446 76 | |
| Net cash received for premiums..... | \$145,172 83 | \$107,844 96 | \$253,017 79 |
| Bills and notes received for premiums remaining unpaid... | | \$39,142 30 | |
| Received for interest on bonds and mortgages..... | | | 9,598 50 |
| Received for interest and dividends from all other sources..... | | | 22,214 94 |
| Income from all other sources..... | | | 6,477 36 |
| Aggregate amount of income received in cash..... | | | \$291,308 59 |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|---|--------------|-------------------------------|--------------|
| Gross amount paid for losses..... | \$87,092 85 | \$175,572 05 | |
| Deduct salvage, reinsurance..... | - | 23,996 10 | |
| Net amount paid for losses..... | \$87,092 85 | \$151,575 95 | \$238,668 80 |
| Cash dividends actually paid..... | | | 23,848 00 |
| Paid for commissions or brokerage..... | | | 32,003 00 |
| Salaries and other charges of officers, clerks and other employees..... | | | 13,300 00 |
| Paid for State, national and local taxes..... | | | 4,391 31 |
| All other expenditures..... | | | 6,870 18 |
| Aggregate amount of expenditures in cash..... | | | \$319,081 29 |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Marine and Inland risks.</i> | <i>Premiums.</i> |
|-------------------------------|--------------------|------------------|-------------------------------------|------------------|
| In force December 31, 1874... | \$12,882,188 | \$156,040 03 | \$2,663,897 | \$84,418 34 |
| Written during the year..... | 16,462,575 | 187,215 79 | 9,009,346 | 174,894 06 |
| Total..... | \$29,344,763 | \$343,255 82 | \$11,673,243 | \$259,312 40 |
| Deduct those terminated..... | 14,394,971 | 162,502 44 | 8,807,542 | 185,299 74 |
| In force December 31, 1875... | \$14,949,792 | \$180,753 38 | \$2,865,701 | \$74,012 66 |
| Deduct amount reinsured.... | 247,867 | 2,305 90 | 208,437 | 3,923 92 |
| Net amount in force.... | \$14,701,925 | \$178,447 48 | \$2,657,264 | \$70,088 74 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$273,919 00 |
| Premiums received..... | 3,292 29 |
| Losses paid on risks taken..... | 170 40 |
| Losses incurred in Maine..... | 170 40 |
| Amount of taxes paid to the State of Maine on premiums..... | 62 44 |

IRVING INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

MARTIN L. CROWELL, *President*.JAMES M. WILSON, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|-------------|
| Loans on bond and mortgage, (first liens)..... | \$85,400 00 |
| Interest accrued on bond and mortgage loans..... | 498 17 |
| Stocks and bonds owned by the company, market value..... | 197,400 00 |
| Loans secured by collaterals..... | 14,000 00 |
| Cash in the company's principal office and in bank..... | 3,201 41 |
| Interest due and accrued on collateral loans..... | 73 33 |
| Gross premiums in due course of collection..... | 9,056 15 |

Aggregate of all the admitted assets of the company at their actual value.....

\$309,629 06

III. LIABILITIES.

| | |
|---|-------------|
| Losses adjusted and unpaid..... | \$4,476 12 |
| Losses unadjusted, including all reported and supposed losses..... | 4,200 00 |
| Losses resisted, including interest, costs and expenses..... | 401 26 |
| Net amount of unpaid losses and claims..... | \$9,077 38 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$54,379 48 |
| Reinsurance pro rata on fire risks running more than one year..... | 3,275 54 |

Amount required to safely reinsure all outstanding risks..... 57,655 02

| | |
|--|--------------|
| Due and accrued for salaries, rent and other expenses..... | \$1,016 66 |
| All other demands against the company, viz : commissions | 888 34 |
| Total amount of liabilities, except capital stock and net surplus..... | \$68,637 40 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 40,991 66 |
| * Aggregate of all liabilities, including stock and net surplus..... | \$309,629 06 |

IV. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Gross premiums received in cash..... | \$129,642 97 |
| Deduct reinsurance, rebate and return premiums..... | 6,796 00 |
| Net cash received for premiums, (fire) | \$122,846 97 |
| Received for interest on bonds and mortgages..... | 6,410 05 |
| Received for interest and dividends from all other sources..... | 8,546 86 |
| Aggregate amount of income received in cash..... | \$137,803 88 |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------|
| Gross amount paid for losses | \$59,892 05 |
| Deduct salvage, reinsurance..... | 36 61 |
| Net amount paid for losses, (fire)..... | \$59,855 44 |
| Cash dividends actually paid..... | 26,245 00 |
| Paid for commissions or brokerage..... | 17,705 49 |
| Salaries and other charges of officers, clerks and other employees..... | 14,600 00 |
| Paid for State, national and local taxes | 1,255 63 |
| All other expenditures, viz : general expenses..... | 11,157 50 |
| Aggregate amount of expenditures in cash | \$130,819 06 |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | Fire risks. | Premiums. |
|---------------------------------|--------------|--------------|
| In force December 31, 1874..... | \$10,236,594 | \$129,296 84 |
| Written during the year..... | 11,759,337 | 116,941 20 |
| Total..... | \$21,995,931 | \$246,238 04 |
| Deduct those terminated..... | 12,283,293 | 132,058 06 |
| In force December 31, 1875..... | \$9,712,638 | \$114,179 98 |
| Deduct amount reinsured..... | 79,917 | 689 53 |
| Net amount in force..... | \$9,632,721 | \$113,490 45 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---------------------------------|-------------|
| Risks taken, (fire) | \$61,550 00 |
| Premiums received | 581 24 |
| Losses paid on risks taken..... | 1,178 20 |
| Losses incurred in Maine..... | 384 60 |

MANHATTAN FIRE INSURANCE COMPANY.

NEW YORK CITY.

 INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.
ANDREW J. SMITH, *President*.LOUIS P. CARMAN, *Secretary*.

 I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$250,000 00 |
| Capital actually paid up in cash..... | 250,000 00 |

 II. ASSETS.

| | |
|--|------------|
| Real estate owned by the company, unincumbered..... | \$6,000 00 |
| Loans on bond and mortgage, (first liens)..... | 221,273 55 |
| Interest due and accrued on bond and mortgage loans..... | 5,434 16 |
| Stocks and bonds owned by the company, market value..... | 367,000 00 |
| Loans secured by collaterals..... | 57,225 00 |
| Cash in the company's principal office and in bank..... | 78,237 39 |
| Interest due and accrued on collateral loans..... | 831 06 |
| Gross premiums in due course of collection..... | 47,044 47 |
| Bills receivable, not matured, taken for inland risks..... | 11,647 34 |
| All other property belonging to the company..... | 6,400 00 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$801,092 97 |
|--|--------------|

 III. LIABILITIES.

| | |
|---|--------------|
| Net amount of unpaid losses and claims, (unadjusted)..... | \$22,000 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$238,216 76 |
| Reinsurance pro rata on fire risks running more than one year..... | 6,592 26 |
| Reinsurance at 50 per cent. of premiums on inland risks... | 930 15 |
| Amount required to safely reinsure all outstanding risks..... | 245,738 17 |
| All other demands against the company, viz: commissions..... | 3,934 78 |
| Total amount of liabilities except capital stock and net surplus..... | \$271,672 95 |
| Capital actually paid up in cash..... | 250,000 00 |
| Surplus beyond capital..... | 279,420 02 |

| | |
|--|--------------|
| Aggregate of all liabilities, including stock and net surplus..... | \$801,092 97 |
|--|--------------|

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|---|---------------------|--------------------|---------------------|
| Gross premiums received in cash..... | \$682,399 31 | \$66,954 15 | |
| Deduct reinsurance, rebate and return premiums..... | 49,806 57 | 30,790 50 | |
| Net cash received for premiums..... | <u>\$632,592 74</u> | <u>\$36,163 65</u> | \$668,756 39 |
| Received for interest on bonds and mortgages..... | | | 14,217 96 |
| Received for interest and dividends from all other sources..... | | | 18,698 38 |
| Aggregate amount of income received in cash..... | | | <u>\$701,672 73</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|---|---------------------|--------------------|---------------------|
| Net amount paid for losses..... | <u>\$311,170 34</u> | <u>\$28,858 95</u> | \$340,029 29 |
| Cash dividends actually paid..... | | | 35,000 00 |
| Paid for commissions or brokerage..... | | | 103,478 50 |
| Salaries and other charges of officers, clerks and other employees..... | | | 49,586 28 |
| Paid for State, national and local taxes..... | | | 15,011 39 |
| All other expenditures, viz : general expenses..... | | | 57,589 05 |
| Aggregate amount of expenditures in cash..... | | | <u>\$600,694 61</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Inland risks.</i> | <i>Premiums.</i> |
|-------------------------------|---------------------|-----------------------|----------------------|--------------------|
| In force December 31, 1874... | \$32,234,893 | \$478,878 14 | - | - |
| Written during the year..... | 52,747,118 | 632,592 74 | \$5,202,695 | \$36,163 65 |
| Total..... | <u>\$84,982,011</u> | <u>\$1,111,470 88</u> | <u>\$5,202,695</u> | <u>\$36,163 65</u> |
| Deduct those terminated..... | 50,723,801 | 614,023 40 | 5,079,795 | 34,303 35 |
| In force December 31, 1875... | \$34,258,210 | \$497,447 48 | \$122,900 | \$1,860 30 |
| Deduct amount reinsured..... | 644,819 | 11,999 76 | - | - |
| Net amount in force..... | <u>\$33,613,391</u> | <u>\$485,447 72</u> | <u>\$122,900</u> | <u>\$1,860 30</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$426,712 00 |
| Premiums received | 6,006 73 |
| Losses paid on risks taken..... | 1,988 70 |
| Losses incurred in Maine..... | 1,988 70 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>80 36</u> |

MANUFACTURERS' INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1873.

GEORGE WILKINSON, *President.*D. S. WOOD, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|------------|
| Real estate owned by the company, unincumbered..... | \$5,482 37 |
| Loans on bond and mortgage, (first liens) | 180,114 17 |
| Interest due and accrued on bond and mortgage loans..... | 4,275 08 |
| Stocks and bonds owned by the company, market value..... | 29,700 00 |
| Loans secured by collaterals..... | 17,088 70 |
| Cash in the company's principal office and in bank..... | 36,425 74 |
| Interest due and accrued on collateral loans | 102 55 |
| Net premiums in due course of collection..... | 10,005 09 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$283,193 68 |
|--|--------------|

III. LIABILITIES.

| | |
|---|-------------|
| Losses adjusted and unpaid..... | \$6,097 00 |
| Losses resisted, including interest, costs and expenses | 1,333 00 |
| Net amount of unpaid losses and claims..... | \$7,430 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$49,870 99 |
| Reinsurance pro rata on fire risks running more than one year | 7,960 27 |
| Amount required to safely reinsure all outstanding risks | 57,831 26 |
| All other demands against the company..... | 700 00 |
| Total amount of liabilities, except capital stock and net surplus..... | \$65,961 26 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 17,232 42 |

| | |
|--|--------------|
| Aggregate of all liabilities, including stock and net surplus..... | \$283,193 68 |
|--|--------------|

IV. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Gross premiums received in cash..... | \$124,300 79 |
| Deduct reinsurance, rebate and return premiums..... | 14,652 75 |
| Net cash received for premiums, (fire)..... | \$109,648 04 |

| | |
|---|---------------------|
| Received for interest on bonds and mortgages..... | \$13,479 32 |
| Received for interest and dividends from all other sources..... | 3,240 48 |
| Income from all other sources..... | 205 70 |
| Aggregate amount of income received in cash..... | <u>\$126,573 54</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|--|---------------------|
| Gross amount paid for losses..... | \$54,745 16 |
| Deduct salvage, reinsurance.... | <u>8,835 82</u> |
| Net amount paid for losses, (fire) | \$45,909 34 |
| Cash dividends actually paid..... | 19,025 42 |
| Paid for commissions or brokerage..... | 21,141 77 |
| Salaries and other charges of officers, clerks and other employees | 9,181 00 |
| Paid for State, national and local taxes..... | 3,856 29 |
| All other expenditures..... | 7,062 70 |
| Aggregate amount of expenditures in cash..... | <u>\$106,176 52</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|----------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$5,160,670 | \$71,578 67 |
| Written during the year..... | 13,306,768 | 133,199 76 |
| Total | <u>\$18,467,438</u> | <u>\$204,778 43</u> |
| Deduct those terminated..... | 9,714,303 | 91,309 95 |
| In force December 31, 1875 | <u>\$8,753,135</u> | <u>\$113,468 48</u> |
| Deduct amount reinsured..... | 224,006 | 2,504 53 |
| Net amount in force | <u>\$8,529,129</u> | <u>\$110,963 95</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$85,850 00 |
| Premiums received | 1,353 73 |
| Losses paid on risks taken..... | 259 54 |
| Losses incurred in Maine..... | 259 54 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>21 88</u> |

MANUFACTURERS' FIRE AND MARINE INSURANCE CO.
BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1873.

SAMUEL GOULD, *President.*

JAMES J. GOODRICH, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorised..... | \$500,000 00 |
| Capital actually paid up in cash..... | 500,000 00 |

II. ASSETS.

| | |
|--|-------------|
| Real estate owned by the company, unincumbered..... | \$90,000 00 |
| Loans on bond and mortgage, (first liens)..... | 80,500 00 |
| Interest due and accrued on bond and mortgage loans..... | 1,207 50 |
| Stocks and bonds owned by the company, market value..... | 337,580 00 |
| Loans secured by collaterals..... | 318,285 00 |
| Cash in the company's principal office and in bank..... | 172,180 85 |
| Interest due and accrued on stocks not included in "market value"..... | 2,765 00 |
| Interest due and accrued on collateral loans..... | 1,605 10 |
| Gross premiums in due course of collection..... | 19,385 49 |
| Bills receivable, not matured, taken for fire, marine and inland risks.... | 126,526 10 |
| All other property belonging to the company, viz: rents | 1,680 00 |

| | |
|--|----------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$1,151,715 04 |
|--|----------------|

UNADMITTED ASSETS.

| | |
|-----------------------|-------------|
| Bills receivable..... | \$58,196 91 |
|-----------------------|-------------|

III. LIABILITIES.

| | |
|---|--------------|
| Net amount of unpaid losses and claims, (unadjusted)..... | \$68,000 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$132,248 89 |
| Reinsurance pro rata on fire risks running more than one year..... | 68,586 54 |
| Gross premiums received on all unexpired marine risks.... | 198,203 80 |
| Amount required to safely reinsure all outstanding risks..... | 399,039 23 |
| Cash dividends to stockholders remaining unpaid..... | 10 00 |
| Due and accrued for salaries, rent and other expenses..... | 875 00 |
| Total amount of liabilities, except capital stock and net surplus..... | \$467,924 23 |
| Capital actually paid up in cash..... | 500,000 00 |
| Surplus beyond capital..... | 163,790 81 |

| | |
|--|----------------|
| Aggregate of all liabilities, including stock and net surplus..... | \$1,151,715 04 |
|--|----------------|

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|--------------|----------------|--------------|
| Gross premiums received in cash | \$314,792 77 | \$244,382 51 | |
| Deduct reinsurance, rebate and return premiums..... | 53,580 81 | 48,884 65 | |
| Net cash received for premiums..... | \$261,211 96 | \$195,497 86 | \$456,709 82 |
| Received for interest on bonds and mortgages..... | | | 3,172 33 |
| Received for interest and dividends from all other sources..... | | | 46,068 51 |
| Income from all other sources, viz: rents..... | | | 6,799 95 |
| Aggregate amount of income received in cash..... | | | \$512,750 61 |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|--------------|----------------|--------------|
| Gross amount paid for losses.. | \$102,103 79 | \$181,440 92 | |
| Deduct salvage, reinsurance..... | 3,416 32 | 5,526 96 | |
| Net amount paid for losses..... | \$98,687 47 | \$175,913 96 | \$274,601 43 |
| Cash dividends actually paid.. | | | 49,990 00 |
| Paid for commissions or brokerage..... | | | 32,974 77 |
| Salaries and other charges of officers, clerks and other employees..... | | | 23,100 00 |
| Paid for State, national and local taxes..... | | | 11,298 93 |
| Aggregate amount of expenditures in cash..... | | | \$391,965 13 |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Marine risks.</i> | <i>Premiums.</i> |
|-------------------------------|--------------------|------------------|----------------------|------------------|
| In force December 31, 1874... | \$24,479,209 | \$381,448 21 | \$5,692,347 | \$142,449 80 |
| Written during the year..... | 27,932,698 | 314,792 77 | 13,755,271 | 247,961 71 |
| Total | \$52,411,907 | \$696,240 98 | \$19,447,618 | \$390,411 51 |
| Deduct those terminated | 25,983,541 | 325,610 41 | 12,926,096 | 192,207 71 |
| In force December 31, 1875... | \$26,428,366 | \$370,630 57 | \$6,521,522 | \$198,203 80 |
| Deduct amount reinsured | 149,575 | 2,113 48 | 254,417 | 4,973 65 |
| Net amount in force..... | \$26,278,791 | \$368,517 09 | \$6,267,105 | \$193,230 15 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$666,880 00 |
| Premiums received | 6,176 91 |
| Losses paid on risks taken | 299 61 |
| Losses incurred in Maine..... | 299 61 |
| Amount of taxes paid to the State of Maine on premiums..... | 117 55 |

MERCHANTS' INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

SILAS MERCHANT, *President*.HENRY POWLES, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorised..... | \$1,000,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|-------------|
| Real estate owned by the company, unincumbered..... | \$86,500 00 |
| Loans on bond and mortgage, (first liens)..... | 398,591 96 |
| Interest due and accrued on bond and mortgage loans..... | 9,768 35 |
| Stocks and bonds owned by the company, market value..... | 297,050 00 |
| Loans secured by collaterals..... | 31,150 00 |
| Cash in the company's principal office and in bank..... | 34,060 41 |
| Interest due and accrued on stocks not included in "market value"..... | 3,624 32 |
| Interest due and accrued on collateral loans..... | 1,137 95 |
| Gross premiums in due course of collection..... | 47,959 10 |
| All other property belonging to the company, viz: rents..... | 1,250 00 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$911,092 09 |
|--|--------------|

III. LIABILITIES.

| | |
|---|--------------|
| Losses adjusted and unpaid..... | \$9,374 48 |
| Losses unadjusted, including all reported and supposed losses..... | 14,811 33 |
| Losses resisted, including interest, costs and expenses..... | 4,000 00 |
| Net amount of unpaid losses and claims..... | \$28,185 81 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$183,825 00 |
| Reinsurance pro rata on fire risks running more than one year..... | 47,506 78 |
| Amount required to safely reinsure all outstanding risks..... | 231,331 78 |
| Amount reclaimable on perpetual fire policies..... | 570 00 |
| Principal unpaid on scrip ordered to be redeemed..... | 5,095 00 |
| Due and accrued for salaries, rent and other expenses..... | 788 58 |
| Due for interest..... | 11,911 86 |
| All other demands against the company..... | 8,082 43 |
| Total amount of liabilities, except capital stock and net surplus..... | \$285,965 46 |

| | |
|---|---------------------|
| Capital actually paid up in cash..... | \$200,000 00 |
| Surplus beyond capital. | 425,126 63 |
| Aggregate of all liabilities, including stock and net surplus | <u>\$911,092 09</u> |

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$452,393 13 |
| Deduct reinsurance, rebate and return premiums..... | 36,544 69 |
| Net cash received for premiums, (fire)..... | \$415,848 44 |
| Received for interest on bonds and mortgages..... | 24,640 57 |
| Received for interest and dividends from all other sources..... | 20,942 91 |
| Income from all other sources..... | 1,540 17 |
| Aggregate amount of income received in cash..... | <u>\$462,972 09</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Gross amount paid for losses..... | \$172,245 05 |
| Deduct salvage, reinsurance | 6,145 79 |
| Net amount paid for losses, (fire) | \$166,099 26 |
| Cash dividends actually paid..... | 24,000 00 |
| Interest paid to scripholders..... | 7,214 20 |
| Scrip redeemed in cash..... | 11,651 00 |
| Paid for commissions or brokerage..... | 68,502 88 |
| Salaries and other charges of officers, clerks and other employees..... | 28,046 00 |
| Paid for State, national and local taxes..... | 609 58 |
| All other expenditures, viz : general expenses | 68,246 86 |
| Aggregate amount of expenditures in cash..... | <u>\$374,369 78</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$35,717,948 | \$393,951 87 |
| Written during the year..... | 47,105,406 | 477,899 41 |
| Total..... | \$82,823,354 | \$871,851 28 |
| Deduct those terminated..... | 41,578,748 | 453,783 58 |
| In force December 31, 1875..... | \$41,244,606 | \$418,067 70 |
| Deduct amount reinsured | 404,203 | 4,115 34 |
| Net amount in force | <u>\$40,840,403</u> | <u>\$413,952 36</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$758,020 00 |
| Premiums received | 9,502 92 |
| Losses paid on risks taken..... | 2,967 47 |
| Losses incurred in Maine..... | 2,967 47 |
| Amount of taxes paid to the State of Maine on premiums..... | 130 71 |

MERCHANTS' INSURANCE COMPANY.

PROVIDENCE, R. I.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

WALTER PAINE, *President*.CHARLES FOSTER, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|---|-------------|
| Loans on bond and mortgage, (first liens) | \$20,323 54 |
| Stocks and bonds owned by the company, market value..... | 297,304 00 |
| Cash in the company's principal office and in bank | 81,972 72 |
| Interest due and accrued on stocks not included in "market value" | 6,243 40 |
| Gross premiums in due course of collection..... | 24,525 33 |

| | |
|---|--------------|
| Aggregate of all the admitted assets of the company at their actual value | \$430,368 99 |
|---|--------------|

III. LIABILITIES.

| | |
|---|-------------|
| Losses adjusted and unpaid..... | \$5,234 00 |
| Losses unadjusted, including all reported and supposed losses | 16,913 00 |
| Net amount of unpaid losses and claims..... | \$21,147 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$90,092 00 |
| Reinsurance pro rata on fire risks running more than one year | 14,750 23 |
| Gross premiums received on all unexpired marine risks.... | 37 50 |

| | |
|---|------------|
| Amount required to safely reinsure all outstanding risks..... | 104,879 73 |
| All other demands against the company..... | 6,131 33 |

| | |
|--|--------------|
| Total amount of liabilities, except capital stock and net surplus..... | \$132,158 06 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 98,210 93 |

| | |
|---|--------------|
| Aggregate of all liabilities, including stock and net surplus | \$430,368 99 |
|---|--------------|

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|--|--------------|-------------------------------|--------------|
| Gross premiums received in cash..... | \$216,247 85 | \$1,509 12 | |
| Deduct reinsurance, rebate and return premiums | 18,286 96 | 43 25 | |
| Net cash received for premiums..... | \$197,960 89 | \$1,465 87 | \$199,426 76 |

| | |
|---|---------------------|
| Received for interest on bonds and mortgages..... | \$609 71 |
| Received for interest and dividends from all other sources..... | 22,970 70 |
| Aggregate amount of income received in cash | <u>\$223,007 17</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|---|--------------------|-------------------------------|---------------------|
| Gross amount paid for losses..... | \$92,383 84 | \$133 13 | |
| Deduct salvage, reinsurance..... | 275 94 | - | |
| Net amount paid for losses..... | <u>\$92,107 90</u> | <u>\$133 13</u> | \$92,241 03 |
| Cash dividends actually paid..... | | | 24,000 00 |
| Paid for commissions or brokerage..... | | | 41,802 55 |
| Salaries and other charges of officers, clerks and other employees..... | | | 14,486 30 |
| Paid for State, national and local taxes | | | 5,381 48 |
| All other expenditures..... | | | 5,053 81 |
| Aggregate amount of expenditures in cash..... | | | <u>\$182,965 17</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Marine and Inland risks.</i> | <i>Premiums.</i> |
|-------------------------------|---------------------|---------------------|-------------------------------------|-------------------|
| In force December 31, 1874... | \$11,875,596 | \$180,522 30 | - | - |
| Written during the year..... | 14,457,305 | 216,247 85 | \$572,130 | \$1,509 12 |
| Total. | <u>\$26,332,901</u> | <u>\$396,770 15</u> | <u>\$572,130</u> | <u>\$1,509 12</u> |
| Deduct those terminated..... | 13,240,763 | 192,002 42 | 569,130 | 1,471 62 |
| Net amount in force..... | <u>\$13,092,138</u> | <u>\$204,767 73</u> | <u>\$3,000</u> | <u>\$37 50</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|---------------|
| Risks taken, (fire) | \$686,396 00 |
| Premiums received | 9,232 46 |
| Losses paid on risks taken..... | 2,542 50 |
| Losses incurred in Maine..... | 2,542 50 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>133 80</u> |

MERIDEN FIRE INSURANCE COMPANY.

MERIDEN, CONN.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1872.

L. W. CLARKE, *President.*E. B. COWLES, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|------------|
| Loans on bond and mortgage, (first liens)..... | \$4,700 00 |
| Interest accrued on bond and mortgage loans | 25 20 |
| Stocks and bonds owned by the company, market value..... | 201,850 00 |
| Loans secured by collaterals | 67,450 00 |
| Cash in the company's principal office and in bank | 37,645 55 |
| Interest due and accrued on stocks not included in "market value"..... | 225 00 |
| Interest due and accrued on collateral loans..... | 944 30 |
| Gross premiums in due course of collection | 18,900 00 |
| All other property belonging to the company..... | 295 00 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$332,035 05 |
|--|--------------|

UNADMITTED ASSETS.

| | |
|-----------------------------------|------------|
| Office furniture, maps, etc | \$3,000 00 |
|-----------------------------------|------------|

III. LIABILITIES.

| | |
|---|-------------|
| Losses adjusted and unpaid..... | \$8,416 28 |
| Losses unadjusted, including all reported and supposed losses | 16,352 20 |
| Total gross amount of claims for losses | \$24,768 48 |
| Deduct reinsurance thereon..... | 1,733 33 |
| Net amount of unpaid losses and claims..... | \$23,035 15 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$62,131 80 |
| Reinsurance pro rata on fire risks running more than one year..... | 10,837 52 |
| Amount required to safely reinsure all outstanding risks..... | 72,969 32 |
| All other demands against the company, viz: commissions..... | 3,000 00 |
| Total amount of liabilities, except capital stock and net surplus | \$99,004 47 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 33,030 58 |

| | |
|--|--------------|
| Aggregate of all liabilities, including stock and net surplus..... | \$332,035 05 |
|--|--------------|

IV. INCOME DURING THE YEAR.

| | | |
|---|--------------|---------------------|
| Gross premiums received in cash..... | \$175,334 47 | |
| Deduct reinsurance, rebate and return premiums..... | 24,657 20 | |
| Net cash received for premiums, (fire)..... | | \$150,677 27 |
| Received for interest on bonds and mortgages..... | | 622 42 |
| Received for interest and dividends from all other sources..... | | 22,633 87 |
| Income from all other sources..... | | 600 00 |
| Aggregate amount of income received in cash | | <u>\$174,533 56</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|--|-------------|---------------------|
| Gross amount paid for losses..... | \$91,084 15 | |
| Deduct salvage, reinsurance..... | 7,279 50 | |
| Net amount paid for losses, (fire) | | \$83,804 65 |
| Cash dividends actually paid..... | | 28,000 00 |
| Paid for commissions or brokerage..... | | 24,099 75 |
| Salaries and other charges of officers, clerks and other employees | | 9,300 00 |
| Paid for State, national and local taxes | | 3,330 76 |
| All other expenditures, viz: general expenses..... | | 11,399 79 |
| Aggregate amount of expenditures in cash | | <u>\$159,934 95</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$8,742,896 | \$138,237 66 |
| Written during the year..... | 12,292,506 | 186,847 47 |
| Total | <u>\$21,035,402</u> | <u>\$325,085 13</u> |
| Deduct those terminated..... | 11,694,141 | 168,929 36 |
| In force December 31, 1875..... | <u>\$9,341,261</u> | <u>\$156,155 77</u> |
| Deduct amount reinsured..... | 83,856 | 9,803 04 |
| Net amount in force | <u>\$9,257,405</u> | <u>\$146,352 73</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$335,417 00 |
| Premiums received | 5,098 34 |
| Losses paid on risks taken..... | 980 00 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>82 36</u> |

NATIONAL FIRE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

MARK HOWARD, *President.*JAMES NICHOLS, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorized..... | \$1,000,000 00 |
| Capital actually paid up in cash..... | 500,000 00 |

II. ASSETS.

| | |
|---|--------------|
| Loans on bond and mortgage, (first liens)..... | \$395,300 00 |
| Interest due and accrued on bond and mortgage loans..... | 11,044 80 |
| Stocks and bonds owned by the company, market value..... | 489,195 00 |
| Loans secured by collaterals..... | 11,440 35 |
| Cash in the company's principal office and in bank..... | 91,132 04 |
| Interest due and accrued on bonds not included in "market value"..... | 4,889 15 |
| Interest due and accrued on collateral loans..... | 200 31 |

| | |
|--|----------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$1,003,201 65 |
|--|----------------|

III. LIABILITIES.

| | |
|---|----------------|
| Losses adjusted and unpaid..... | \$13,760 17 |
| Losses unadjusted, including all reported and supposed losses..... | 17,995 56 |
| Losses resisted, including interest, costs and expenses..... | 5,779 38 |
| Total gross amount of claims for losses..... | \$37,535 11 |
| Deduct reinsurance thereon..... | 1,200 00 |
| Net amount of unpaid losses and claims..... | \$36,335 11 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$148,500 10 |
| Reinsurance pro rata on fire risks running more than one year..... | 62,275 16 |
| Amount required to safely reinsure all outstanding risks..... | 210,775 26 |
| Total amount of liabilities, except capital stock and net surplus..... | \$247,110 37 |
| Capital actually paid up in cash..... | 500,000 00 |
| Surplus beyond capital..... | 256,091 28 |
| Aggregate of all liabilities, including stock and net surplus..... | \$1,003,201 65 |

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$385,956 16 |
| Deduct reinsurance, rebate and return premiums..... | 31,310 05 |
| Net cash received for premiums, (fire)..... | \$354,646 11 |
| Received for interest on bonds and mortgages..... | 35,206 14 |
| Received for interest and dividends from all other sources..... | 36,068 66 |
| Aggregate amount of income received in cash..... | <u>\$425,920 91</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Net amount paid for losses, (fire)..... | \$178,670 51 |
| Cash dividends actually paid..... | 90,000 00 |
| Paid for commissions or brokerage..... | 52,739 08 |
| Salaries and other charges of officers, clerks and other employees..... | 26,276 67 |
| Paid for State, national and local taxes..... | 9,404 67 |
| All other expenditures, viz: general expenses..... | 20,100 42 |
| Aggregate amount of expenditures in cash..... | <u>\$377,191 35</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$28,812,370 | \$419,676 04 |
| Written during the year..... | 28,435,275 | 354,646 11 |
| Total..... | <u>\$57,247,645</u> | <u>\$774,322 15</u> |
| Deduct those terminated..... | 27,047,003 | 361,487 74 |
| In force December 31, 1875..... | \$30,200,642 | \$412,834 41 |
| Deduct amount reinsured..... | 150,491 | 1,503 52 |
| Net amount in force..... | <u>\$30,050,151</u> | <u>\$411,330 89</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$614,969 00 |
| Premiums received..... | 8,039 87 |
| Losses paid on risks taken..... | 1,119 28 |
| Losses incurred in Maine..... | 119 28 |
| Amount of taxes paid to the State of Maine on premiums..... | 138 41 |

NATIONAL FIRE INSURANCE COMPANY.
NEW YORK CITY.

INCORPORATED IN 1838. COMMENCED BUSINESS IN 1838.

HENRY T. DROWNE, *President.*

HENRY H. HALL, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|------------|
| Real estate owned by the company, unincumbered..... | \$4,000 00 |
| Loans on bond and mortgage, (first liens)..... | 249,500 00 |
| Interest due and accrued on bond and mortgage loans..... | 4,053 78 |
| Stocks and bonds owned by the company, market value..... | 123,306 25 |
| Loans secured by collaterals..... | 14,200 00 |
| Cash in the company's principal office and in bank..... | 8,956 60 |
| Interest due and accrued on collateral loans..... | 113 17 |
| Gross premiums in due course of collection..... | 19,130 47 |
| All other property belonging to the company..... | 1,100 00 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$424,360 37 |
|--|--------------|

III. LIABILITIES.

| | |
|---|--------------|
| Net amount of unpaid losses and claims, (adjusted)..... | \$13,650 00. |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$74,755 35 |
| Reinsurance pro rata on fire risks running more than one year..... | 17,126 00 |
| Amount required to safely reinsure all outstanding risks..... | 91,881 35. |
| Due and accrued for salaries, rent and other expenses..... | 666 66 |
| Total amount of liabilities except capital stock and net surplus..... | \$106,198 01 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 118,162 26. |

| | |
|--|---------------|
| Aggregate of all liabilities, including stock and net surplus..... | \$424,360 27. |
|--|---------------|

IV. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Gross premiums received in cash..... | \$205,242 42 |
| Deduct reinsurance, rebate and return premiums..... | 18,178 87 |
| Net cash received for premiums, (fire)..... | \$187,063 55 |

| | |
|--|---------------------|
| Received for interest on bonds and mortgages..... | \$19,326 42 |
| Received for interest and dividends from all other sources | 4,518 20 |
| Income from all other sources, viz: rents..... | 200 00 |
| Aggregate amount of income received in cash | <u>\$211,108 17</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Net amount paid for losses, (fire) | \$61,244 24 |
| Cash dividends actually paid..... | 24,000 00 |
| Paid for commissions or brokerage..... | 29,665 82 |
| Salaries and other charges of officers, clerks and other employees..... | 16,121 59 |
| Paid for State, national and local taxes..... | 508 54 |
| All other expenditures, viz: general expenses | 28,641 77 |
| Aggregate amount of expenditures in cash..... | <u>\$160,181 96</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$21,049,361 | \$149,460 14 |
| Written during the year..... | 26,954,569 | 200,262 35 |
| Total..... | <u>\$48,003,930</u> | <u>\$349,722 49</u> |
| Deduct those terminated..... | 24,728,207 | 173,909 77 |
| In force December 31, 1875..... | <u>\$23,275,723</u> | <u>\$175,812 72</u> |
| Deduct amount reinsured..... | 100,000 | 612 00 |
| Net amount in force | <u>\$23,175,723</u> | <u>\$175,200 72</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$88,250 00 |
| Premiums received | 842 37 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>16 85</u> |

NORTHWESTERN NATIONAL INSURANCE COMPANY. MILWAUKEE, WIS.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1869.

ALEXANDER MITCHELL, *President.*

JOHN P. MCGREGOR, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorized | \$1,000,000 00 |
| Capital actually paid up in cash..... | 600,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage, (first liens) | \$150,000 00 |
| Interest accrued on bond and mortgage loans..... | 2,000 00 |
| Stocks and bonds owned by the company, market value..... | 530,385 00 |
| Cash in the company's principal office and in bank..... | 126,471 85 |
| Interest due and accrued on stocks not included in "market value".... | 1,233 33 |
| Gross premiums in due course of collection | 37,606 89 |
| Bills receivable, not matured, taken for fire, marine and inland risks.... | 15,362 27 |
| All other property belonging to the company..... | 11,721 03 |

| | |
|---|--------------|
| Aggregate of all the admitted assets of the company at their actual value | \$874,780 37 |
|---|--------------|

III. LIABILITIES.

| | |
|---|--------------|
| Losses adjusted and unpaid..... | \$19,404 43 |
| Losses unadjusted, including all reported and supposed losses | 31,702 27 |
| Losses resisted, including interest, costs and expenses | 2,000 00 |
| Net amount of unpaid losses and claims..... | \$53,106 70 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$139,362 06 |
| Reinsurance pro rata on fire risks running more than one year | 33,028 83 |
| Reinsurance at 50 per cent. of premiums on inland risks .. | 1,028 00 |
| Gross premiums received on all unexpired marine risks.... | 4,000 00 |
| Amount required to safely reinsure all outstanding risks..... | 177,418 89 |
| Cash dividends to stockholders remaining unpaid..... | 1,405 00 |
| All other demands against the company..... | 11,830 68 |
| Total amount of liabilities, except capital stock and net surplus..... | \$243,761 27 |
| Capital actually paid up in cash..... | 600,000 00 |
| Surplus beyond capital..... | 31,019 10 |
| Aggregate of all liabilities, including stock and net surplus..... | \$874,780 37 |

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|---|---------------------|-------------------------------|---------------------|
| Gross premiums received in cash..... | \$463,986 86 | \$138,213 45 | |
| Deduct reinsurance, rebate and return premiums..... | 65,464 07 | 34,346 42 | |
| Net cash received for premiums..... | <u>\$398,522 79</u> | <u>\$103,867 03</u> | \$502,389 82 |
| Bills and notes received for premiums remaining unpaid.. | | \$11,356 94 | |
| Received for interest on bonds and mortgages..... | | | 11,900 00 |
| Received for interest and dividends from all other sources..... | | | 33,150 64 |
| Aggregate amount of income received in cash..... | | | <u>\$547,440 46</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|---|---------------------|-------------------------------|---------------------|
| Gross amount paid for losses..... | \$254,117 06 | \$114,860 54 | |
| Deduct salvage, reinsurance..... | - | 14,245 93 | |
| Net amount paid for losses..... | <u>\$254,117 06</u> | <u>\$100,614 61</u> | \$354,731 67 |
| Cash dividends actually paid..... | | | 58,595 00 |
| Paid for commissions or brokerage..... | | | 65,197 36 |
| Salaries and other charges of officers, clerks and other employees..... | | | 30,113 35 |
| Paid for State, national and local taxes..... | | | 13,560 30 |
| All other expenditures, viz: general expenses..... | | | 38,396 99 |
| Aggregate amount of expenditures in cash..... | | | <u>\$569,594 67</u> |

VI. MISCELLANEOUS

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Marine and Inland risks.</i> | <i>Premiums.</i> |
|-------------------------------|---------------------|---------------------|-------------------------------------|---------------------|
| In force December 31, 1874 .. | \$17,765,436 | \$363,491 30 | \$139,500 | \$10,773 40 |
| Written during the year | 34,716,731 | 463,986 86 | 11,389,251 | 138,213 45 |
| Total | <u>\$52,482,167</u> | <u>\$767,478 16</u> | <u>\$11,528,751</u> | <u>\$148,986 85</u> |
| Deduct those terminated..... | 28,542,389 | 429,907 96 | 11,166,051 | 142,720 85 |
| In force December 31, 1875... | \$23,939,778 | \$337,570 20 | \$362,700 | \$6,266 00 |
| Deduct amount reinsured..... | 161,500 | 3,080 40 | 3,000 | 210 00 |
| Net amount in force..... | <u>\$23,778,278</u> | <u>\$334,489 80</u> | <u>\$359,700</u> | <u>\$6,056 00</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$161,442 00 |
| Premiums received | 2,420 16 |
| Losses paid on risks taken..... | 1,866 97 |
| Losses incurred in Maine..... | 1,395 00 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>11 06</u> |

ORIENT INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED¹ IN 1867. COMMENCED BUSINESS IN 1872.S. C. PRESTON, *President*.GEORGE W. LESTER, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorized..... | \$2,000,000 00 |
| Capital actually paid up in cash..... | 400,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage, (first liens)..... | \$142,167 00 |
| Interest due and accrued on bond and mortgage loans..... | 3,470 99 |
| Stocks and bonds owned by the company, market value..... | 487,610 00 |
| Loans secured by collaterals..... | 37,070 00 |
| Cash in the company's principal office and in bank..... | 50,120 41 |
| Interest due and accrued on stocks not included in "market value"..... | 9,309 90 |
| Interest due and accrued on collateral loans..... | 1,214 62 |
| Net premiums in due course of collection..... | 35,659 25 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$766,622 17 |
|--|--------------|

III. LIABILITIES.

| | |
|---|--------------|
| Net amount of unpaid losses and claims..... | \$22,857 12 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$134,292 77 |
| Reinsurance pro rata on fire risks running more than one year..... | 39,997 25 |
| Amount required to safely reinsure all outstanding risks..... | 174,290 02 |
| Total amount of liabilities, except capital stock and net surplus..... | \$197,147 14 |
| Capital actually paid up in cash..... | 400,000 00 |
| Surplus beyond capital..... | 169,475 03 |

| | |
|--|--------------|
| Aggregate of all liabilities, including stock and net surplus..... | \$766,622 17 |
|--|--------------|

IV. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Gross premiums received in cash..... | \$346,745 90 |
| Deduct reinsurance, rebate and return premiums..... | 30,513 35 |
| Net cash received for premiums, (fire)..... | \$316,232 55 |
| Received for interest on bonds and mortgages..... | 12,065 21 |
| Received for interest and dividends from all other sources..... | 34,696 54 |
| Received for increased capital..... | \$50,000 00 |

| | |
|--|--------------|
| Aggregate amount of income received in cash..... | \$362,994 30 |
|--|--------------|

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Net amount paid for losses, (fire) | \$172,013 01 |
| Cash dividends actually paid..... | 96,500 00 |
| Paid for commissions or brokerage..... | 47,895 51 |
| Salaries and other charges of officers, clerks and other employees..... | 22,279 84 |
| Paid for State, national and local taxes | 8,633 48 |
| All other expenditures, viz: general expenses..... | 27,020 52 |
| Aggregate amount of expenditures in cash..... | <u>\$374,342 36</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---|---------------------|---------------------|
| In force December 31, 1874..... | \$25,238,169 | \$379,737 70 |
| Written during the year..... | 25,666,349 | 346,745 90 |
| Total | \$50,904,518 | \$726,483 60 |
| Deduct those terminated and reinsured.. | 26,628,164 | 381,855 32 |
| Net amount in force | <u>\$24,276,354</u> | <u>\$344,628 28</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|---------------|
| Risks taken, (fire)..... | \$627,024 00 |
| Premiums received..... | 8,328 98 |
| Losses paid on risks taken..... | 1,102 27 |
| Losses incurred in Maine..... | 993 38 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>144 53</u> |

PATERSON FIRE INSURANCE COMPANY.

PATERSON, N. J.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

JOHN J. BROWN, *President.*T. SHERMAN, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|-------------------|
| Capital authorized..... | \$300,000 00 |
| Capital actually paid up in cash..... | <u>204,200 00</u> |

II. ASSETS.

| | |
|--|-------------------|
| Loans on bond and mortgage, (first liens) .. | \$80,312 20 |
| Interest due and accrued on bond and mortgage loans..... | 3,080 28 |
| Stocks and bonds owned by the company, market value..... | <u>163,328 75</u> |

| | |
|--|------------|
| Loans secured by collaterals | \$7,450 00 |
| Cash in the company's principal office and in bank..... | 33,271 64 |
| Interest due and accrued on stocks not included in "market value"..... | 240 00 |
| Interest due and accrued on collateral loans..... | 316 75 |
| Gross premiums in due course of collection | 35,791 35 |
| All other property belonging to the company, viz : rents..... | 743 33 |

| | |
|---|---------------------|
| Aggregate of all the admitted assets of the company at their actual value | <u>\$324,534 30</u> |
|---|---------------------|

III. LIABILITIES.

| | |
|---|--------------------|
| Losses unadjusted, including all reported and supposed losses..... | \$14,913 83 |
| Losses resisted, including interest, costs and expenses | 1,013 13 |
| Total gross amount of claims for losses..... | <u>\$15,926 96</u> |
| Deduct salvage claims thereon..... | 2,000 00 |
| Net amount of unpaid losses and claims | <u>\$13,926 96</u> |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$58,779 22 |
| Reinsurance pro rata on fire risks running more than one year | 5,970 65 |
| Amount required to safely reinsure all outstanding risks..... | 64,749 87 |
| Due and accrued for salaries, rent and other expenses..... | 471 66 |
| All other demands against the company..... | 7,158 27 |
| Total amount of liabilities, except capital stock and net surplus..... | <u>\$86,306 76</u> |
| Capital actually paid up in cash..... | 204,200 00 |
| Surplus beyond capital..... | 34,027 54 |

| | |
|--|---------------------|
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$324,534 30</u> |
|--|---------------------|

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$106,479 56 |
| Deduct reinsurance, rebate and return premiums..... | 1,263 88 |
| Net cash received for premiums, (fire)..... | <u>\$105,215 68</u> |
| Received for interest on bonds and mortgages..... | 5,508 29 |
| Received for interest and dividends from all other sources..... | 3,243 79 |
| Income from all other sources, viz : rents..... | 200 00 |
| Received for increased capital. | <u>\$104,000 00</u> |

| | |
|---|---------------------|
| Aggregate amount of income received in cash | <u>\$114,167 76</u> |
|---|---------------------|

V. EXPENDITURES DURING THE YEAR.

| | |
|---|-------------|
| Net amount paid for losses, (fire)..... | \$27,772 18 |
| Paid for commissions or brokerage..... | 16,245 41 |
| Salaries and other charges of officers, clerks and other employees..... | 2,390 00 |

| | |
|--|--------------------|
| Paid for State, national and local taxes | \$5 24 |
| All other expenditures | 1,559 00 |
| Aggregate amount of expenditures in cash | <u>\$47,971 83</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|----------------------------------|--------------------|---------------------|
| In force December 31, 1874 | \$1,725,725 | \$21,031 39 |
| Written during the year | 8,033,468 | 131,135 09 |
| Total | \$9,759,193 | \$152,166 48 |
| Deduct those terminated | 2,252,473 | 25,375 18 |
| In force December 31, 1875 | \$7,506,720 | \$126,791 30 |
| Deduct amount reinsured | 25,375 | 297 50 |
| Net amount in force | <u>\$7,481,345</u> | <u>\$126,493 80</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|--|--------------|
| Risks taken, (fire) | \$31,500 00 |
| Premiums received | 648 00 |
| Amount of taxes paid to the State of Maine on premiums | <u>12 96</u> |

PENNSYLVANIA FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

JOHN DEVERBUX, *President.*WILLIAM G. CROWELL, *Secretary.*

I. CAPITAL.

| | |
|--|-------------------|
| Capital authorized | \$400,000 00 |
| Capital actually paid up in cash | <u>400,000 00</u> |

II. ASSETS.

| | |
|---|------------------|
| Real estate owned by the company, unincumbered | \$60,000 00 |
| Loans on bond and mortgage, (first liens) | 491,707 00 |
| Interest due and accrued on bond and mortgage loans | 8,695 05 |
| Stocks and bonds owned by the company, market value | 857,620 33 |
| Loans secured by collaterals | 5,000 00 |
| Cash in the company's principal office and in bank | <u>64,896 10</u> |

| | |
|--|------------|
| Interest due and accrued on stocks not included in "market value"..... | \$1,823 52 |
| Gross premiums in due course of collection..... | 69,361 76 |

| | |
|---|-----------------------|
| Aggregate of all the admitted assets of the company at their actual value | <u>\$1,559,103 76</u> |
|---|-----------------------|

UNADMITTED ASSETS.

| | |
|-----------------------|-----------------|
| Centennial stock..... | <u>\$750 00</u> |
|-----------------------|-----------------|

III. LIABILITIES.

| | |
|---|-----------------------|
| Losses unadjusted, including all reported and supposed losses..... | \$27,480 00 |
| Losses resisted, including interest, costs and expenses..... | <u>12,500 00</u> |
| Net amount of unpaid losses and claims..... | \$39,980 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$251,050 03 |
| Reinsurance pro rata on fire risks running more than one year..... | <u>96,315 58</u> |
| Amount required to safely reinsure all outstanding risks..... | 347,365 61 |
| Amount reclaimable on perpetual fire policies..... | 380,092 96 |
| Cash dividends to stockholders remaining unpaid..... | 750 00 |
| All other demands against the company..... | <u>15,250 00</u> |
| Total amount of liabilities, except capital stock and net surplus..... | \$783,438 57 |
| Capital actually paid up in cash..... | 400,000 00 |
| Surplus beyond capital..... | <u>375,665 19</u> |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$1,559,103 76</u> |

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$648,474 67 |
| Deduct reinsurance, rebate and return premiums..... | <u>49,919 46</u> |
| Net cash received for premiums, (fire) | \$598,555 21 |
| Received for interest on bonds and mortgages..... | 29,265 51 |
| Received for interest and dividends from all other sources..... | 47,394 63 |
| Income from all other sources..... | <u>452 25</u> |
| Aggregate amount of income received in cash..... | <u>\$675,667 60</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Net amount paid for losses, (fire)..... | \$316,365 08 |
| Cash dividends actually paid..... | 39,275 00 |
| Paid for commissions or brokerage..... | 89,054 68 |
| Salaries and other charges of officers, clerks and other employees..... | 88,518 53 |
| Paid for State, national and local taxes | 12,046 02 |
| All other expenditures | <u>7,831 98</u> |
| Aggregate amount of expenditures in cash | <u>\$553,091 29</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$49,735,641 | \$761,692 01 |
| Written during the year..... | 47,409,487 | 648,474 67 |
| Total..... | \$97,145,128 | \$1,410,166 68 |
| Deduct those terminated..... | 48,952,927 | 689,620 05 |
| In force December 31, 1875..... | \$48,192,201 | \$720,546 63 |
| Deduct amount reinsured..... | 396,378 | 5,441 12 |
| Net amount in force..... | <u>\$47,795,823</u> | <u>\$715,105 51</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|----------------|
| Risks taken, (fire) | \$1,270,796 00 |
| Premiums received | 18,488 32 |
| Losses paid on risks taken..... | 10,400 94 |
| Losses incurred in Maine..... | 10,900 94 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>161 75</u> |

PEOPLES' INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

JOHN M. RANDALL, *President.*I. H. LINDSLEY, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|-------------------|
| Capital authorized..... | \$1,000,000 00 |
| Capital actually paid up in cash..... | <u>200,000 00</u> |

II. ASSETS.

| | |
|--|-----------------|
| Real estate owned by the company, unincumbered | \$81,421 09 |
| Loans on bond and mortgage, (first liens)..... | 123,600 00 |
| Interest due on bond and mortgage loans | 4,632 25 |
| Stocks and bonds owned by the company, market value | 69,817 50 |
| Loans secured by collaterals | 44,100 00 |
| Cash in the company's principal office and in bank..... | 38,683 64 |
| Interest due and accrued on stocks not included in "market value"..... | 315 00 |
| Interest due and accrued on collateral loans | <u>2,142 24</u> |

INSURANCE COMPANIES OF OTHER STATES.

155

| | |
|---|---------------------|
| Gross premiums in due course of collection..... | \$62,974 68 |
| All other property belonging to the company, viz: rents..... | 1,366 48 |
| Aggregate of all the admitted assets of the company at their actual value | <u>\$429,052 88</u> |

UNADMITTED ASSETS.

| | |
|------------------------|-------------------|
| Office furniture | <u>\$2,508 55</u> |
|------------------------|-------------------|

III. LIABILITIES.

| | |
|---|---------------------|
| Losses adjusted and unpaid..... | \$26,417 69 |
| Losses resisted, including interest, costs and expenses..... | 1,500 00 |
| Net amount of unpaid losses and claims..... | <u>\$27,917 69</u> |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$128,190 23 |
| Reinsurance pro rata on fire risks running more than one year..... | 6,384 77 |
| Amount required to safely reinsure all outstanding risks..... | 134,575 00 |
| Due and to become due for borrowed money..... | 1,050 00 |
| All other demands against the company..... | 6,242 12 |
| Total amount of liabilities, except capital stock and net surplus..... | <u>\$169,784 81</u> |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 59,268 07 |
| Aggregate of all liabilities, including stock and net surplus | <u>\$429,052 88</u> |

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$315,834 51 |
| Deduct reinsurance, rebate and return premiums..... | <u>32,914 88</u> |
| Net cash received for premiums, (fire)..... | \$282,919 63 |
| Received for interest on bonds and mortgages..... | 11,847 10 |
| Received for interest and dividends from all other sources..... | 6,284 19 |
| Income from all other sources..... | 6,577 10 |
| Aggregate amount of income received in cash..... | <u>\$307,728 02</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Net amount paid for losses, (fire) | \$167,836 65 |
| Cash dividends actually paid..... | 20,000 00 |
| Stock redeemed in cash..... | 4,631 70 |
| Paid for commissions or brokerage..... | 55,211 77 |
| Salaries and other charges of officers, clerks and other employees..... | 14,823 33 |
| Paid for State, national and local taxes..... | 9,108 35 |
| All other expenditures..... | 20,854 88 |
| Aggregate amount of expenditures in cash..... | <u>\$292,466 68</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|--------------------|------------------|
| In force December 31, 1874..... | \$18,272,571 | \$267,619 98 |
| Written during the year..... | 23,290,339 | 329,629 41 |
| Total..... | \$41,562,910 | \$597,249 39 |
| Deduct those terminated..... | 21,674,901 | 328,236 61 |
| In force December 31, 1875..... | \$19,888,009 | \$269,012 78 |
| Deduct amount reinsured | 306,871 | 2,884 85 |
| Net amount in force | \$19,581,138 | \$266,127 93 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$275,040 00 |
| Premiums received | 4,475 89 |
| Losses paid on risks taken..... | 1,931 00 |
| Losses incurred in Maine..... | 1,265 49 |
| Amount of taxes paid to the State of Maine on premiums..... | 50 90 |

PEOPLES' FIRE INSURANCE COMPANY.

TRENTON, N. J.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1865.

CHARLES SCOTT, *President.*C. V. C. MURPHY, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | 300,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage, (first liens)..... | \$233,550 00 |
| Interest accrued on bond and mortgage loans | 4,087 12 |
| Stocks and bonds owned by the company, market value..... | 273,450 00 |
| Loans secured by collaterals | 25,500 00 |
| Cash in the company's principal office and in bank | 15,567 14 |
| Interest due and accrued on stocks not included in "market value"..... | 1,687 50 |
| Interest due and accrued on collateral loans..... | 337 75 |
| Gross premiums in due course of collection | 24,459 67 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$578,639 18 |
|--|--------------|

III. LIABILITIES.

| | | |
|---|-------------|---------------------|
| Losses adjusted and unpaid..... | \$9,924 22 | |
| Losses unadjusted, including all reported and supposed losses | 1,280 00 | |
| Losses resisted, including interest, costs and expenses..... | 1,700 00 | |
| Net amount of unpaid losses and claims..... | | \$12,904 22 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$69,277 52 | |
| Reinsurance pro rata on fire risks running more than one year..... | 42,242 92 | |
| Amount required to safely reinsure all outstanding risks..... | | 111,520 44 |
| Due and accrued for salaries, rent and other expenses..... | | 197 55 |
| All other demands against the company..... | | 5,409 97 |
| Total amount of liabilities, except capital stock and net surplus..... | | \$130,032 18 |
| Capital actually paid up in cash..... | | 300,000 00 |
| Surplus beyond capital..... | | 148,607 00 |
| Aggregate of all liabilities, including stock and net surplus..... | | <u>\$578,639 18</u> |

IV. INCOME DURING THE YEAR.

| | | |
|---|--------------|---------------------|
| Gross premiums received in cash..... | \$185,123 93 | |
| Deduct reinsurance, rebate and return premiums..... | 15,185 98 | |
| Net cash received for premiums, (fire)..... | | \$169,937 95 |
| Received for interest on bonds and mortgages..... | | 14,677 06 |
| Received for interest and dividends from all other sources..... | | 16,038 39 |
| Income from all other sources..... | | 635 65 |
| Received for increased capital..... | \$50,000 00 | |
| Aggregate amount of income received in cash..... | | <u>\$201,289 05</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|---|-------------|---------------------|
| Net amount paid for losses, (fire)..... | \$68,908 34 | |
| Cash dividends actually paid..... | 16,000 00 | |
| Paid for commissions or brokerage..... | 32,381 08 | |
| Salaries and other charges of officers, clerks and other employees..... | 5,546 00 | |
| Paid for State, national and local taxes..... | 3,339 43 | |
| All other expenditures..... | 7,605 61 | |
| Aggregate amount of expenditures in cash..... | | <u>\$133,780 46</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$12,028,411 | \$196,107 48 |
| Written during the year..... | 14,663,066 | 192,409 98 |
| Total..... | \$26,691,477 | \$388,517 46 |
| Deduct those terminated..... | 12,521,052 | 173,602 85 |
| Net amount in force ... | <u>\$14,170,425</u> | <u>\$214,914 61</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$113,025 00 |
| Premiums received | 1,400 85 |
| Amount of taxes paid to the State of Maine on premiums..... | 28 03 |

PHENIX INSURANCE COMPANY.

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

STEPHEN CROWELL, *President*.WILLIAM R. CROWELL, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorized..... | \$1,000,000 00 |
| Capital actually paid up in cash..... | 1,000,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Real estate owned by the company, unincumbered. | \$246,535 10 |
| Loans on bond and mortgage, (first liens)..... | 319,125 00 |
| Interest accrued on bond and mortgage loans..... | 6,683 68 |
| Stocks and bonds owned by the company, market value..... | 1,493,084 13 |
| Loans secured by collaterals..... | 102,125 00 |
| Cash in the company's principal office and in bank..... | 251,485 45 |
| Interest due and accrued on stocks not included in "market value"..... | 5,746 15 |
| Interest due and accrued on collateral loans..... | 1,832 15 |
| Gross premiums in due course of collection..... | 36,025 92 |
| Bills receivable, not matured, taken for marine and inland risks | 31,561 66 |
| All other property belonging to the company..... | 55,754 55 |

Aggregate of all the admitted assets of the company at their actual value..... \$2,549,958 77

III. LIABILITIES.

| | |
|---|--------------|
| Losses adjusted and unpaid..... | \$24,844 54 |
| Losses unadjusted, including all reported and supposed losses..... | 60,587 74 |
| Losses resisted, including interest, costs and expenses | 10,481 00 |
| Net amount of unpaid losses and claims..... | \$95,913 28 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$537,075 99 |
| Reinsurance pro rata on fire risks running more than one year..... | 117,535 54 |
| Reinsurance at 50 per cent. of premiums on inland risks... | 6,447 45 |
| Amount required to safely reinsure all outstanding risks..... | 661,058 98 |

| | |
|--|-----------------------|
| Due and accrued for rent..... | \$2,500 00 |
| All other demands against the company..... | 4,797 73 |
| Total amount of liabilities, except capital stock and net surplus..... | \$764,269 99 |
| Capital actually paid up in cash..... | 1,000,000 00 |
| Surplus beyond capital..... | 785,688 78 |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$2,549,958 77</u> |

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|---|-----------------------|-------------------------------|-----------------------|
| Gross premiums received in cash..... | \$1,395,156 82 | \$201,935 80 | |
| Deduct reinsurance, rebate and return pre- miums..... | 131,447 61 | 47,837 61 | |
| Net cash received for premiums..... | <u>\$1,263,708 21</u> | <u>\$154,098 19</u> | \$1,417,806 40 |
| Bills and notes received for premiums remaining unpaid... | | \$31,561 66 | |
| Received for interest on bonds and mortgages..... | | | 24,617 55 |
| Received for interest and dividends from all other sources..... | | | 86,410 96 |
| Income from all other sources..... | | | 15,750 58 |
| Aggregate amount of income received in cash..... | | | <u>\$1,544,585 49</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|---|---------------------|-------------------------------|-----------------------|
| Gross amount paid for losses.. | \$466,283 78 | \$81,180 48 | |
| Deduct salvage, reinsurance..... | - | 21,365 39 | |
| Net amount paid for losses..... | <u>\$466,283 78</u> | <u>\$59,815 09</u> | \$526,098 87 |
| Cash dividends actually paid... | | | 150,000 00 |
| Paid for commissions or brokerage..... | | | 200,333 72 |
| Salaries and other charges of officers, clerks and other employees..... | | | 131,239 36 |
| Paid for State, national and local taxes..... | | | 35,317 81 |
| All other expenditures, viz: general expenses..... | | | 140,636 35 |
| Aggregate amount of expenditures in cash..... | | | <u>\$1,183,626 11</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Marine and Inland risks.</i> | <i>Premiums.</i> |
|------------------------------|----------------------|-----------------------|-------------------------------------|--------------------|
| In force December 31, 1874.. | \$105,142,421 | \$1,091,156 71 | \$497,466 | \$24,720 02 |
| Written during the year.... | 142,743,791 | 1,395,155 82 | 25,524,481 | 204,900 58 |
| Total | \$247,886,212 | \$2,486,312 53 | \$26,021,947 | \$229,620 60 |
| Deduct those terminated | 131,831,788 | 1,217,454 62 | 24,343,465 | 216,725 71 |
| In force December 31, 1875.. | \$116,054,424 | \$1,268,857 91 | \$1,678,482 | \$12,894 89 |
| Deduct amount reinsured ... | 510,249 | 7,411 88 | - | - |
| Net amount in force.... | <u>\$115,544,175</u> | <u>\$1,261,446 03</u> | <u>\$1,678,482</u> | <u>\$12,894 89</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|----------------|
| Risks taken, (fire)..... | \$1,083,433 00 |
| Premiums received | 15,836 58 |
| Losses paid on risks taken | 3,061 20 |
| Losses incurred in Maine..... | 3,061 20 |
| Amount of taxes paid to the State of Maine on premiums..... | 255 51 |

PHENIX INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

HENRY KELLOGG, *President*,D. W. C. SKILTON, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorized..... | \$2,100,000 00 |
| Capital actually paid up in cash..... | 600,000 00 |

II. ASSETS.

| | |
|---|--------------|
| Real estate owned by the company, unincumbered..... | \$135,341 23 |
| Stocks and bonds owned by the company, market value | 1,386,659 40 |
| Cash in the company's principal office and in bank..... | 218,717 22 |
| Interest due and accrued on deposits..... | 1,257 67 |
| Gross premiums in due course of collection | 207,102 42 |
| All other property belonging to the company, viz : rents..... | 1,226 66 |

| | |
|---|----------------|
| Aggregate of all the admitted assets of the company at their actual value | \$1,950,304 60 |
|---|----------------|

III. LIABILITIES.

| | |
|---|--------------|
| Losses adjusted and unadjusted | \$75,686 89 |
| Losses resisted, including interest, costs and expenses..... | 7,839 00 |
| Net amount of unpaid losses and claims..... | \$83,525 89 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$561,933 43 |
| Reinsurance pro rata on fire risks running more than one year | 275,021 55 |
| Amount required to safely reinsure all outstanding risks..... | 836,954 98 |
| All other demands against the company, viz : commissions | 44,143 00 |
| Total amount of liabilities, except capital stock and net surplus | \$964,623 87 |

INSURANCE COMPANIES OF OTHER STATES.

161

| | |
|--|-----------------------|
| Capital actually paid up in cash..... | \$600,000 00 |
| Surplus beyond capital..... | 385,680 73 |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$1,950,304 60</u> |

IV. INCOME DURING THE YEAR.

| | |
|---|-----------------------|
| Gross premiums received in cash..... | \$1,542,757 82 |
| Deduct reinsurance, rebate and return premiums..... | 90,085 37 |
| Net cash received for premiums, (fire)..... | \$1,452,672 45 |
| Received for interest on bonds and mortgages..... | 87 43 |
| Received for interest and dividends from all other sources..... | 99,625 77 |
| Income from all other sources, viz : rents..... | 3,879 23 |
| Aggregate amount of income received in cash..... | <u>\$1,556,264 88</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|-----------------------|
| Net amount paid for losses, (fire)..... | \$871,885 29 |
| Cash dividends actually paid..... | 165,000 00 |
| Paid for commissions or brokerage..... | 215,147 32 |
| Salaries and other charges of officers, clerks and other employees..... | 69,649 67 |
| Paid for State, national and local taxes..... | 38,729 90 |
| All other expenditures, viz : general expenses..... | 130,006 36 |
| Aggregate amount of expenditures in cash..... | <u>\$1,490,418 54</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|----------------------|-----------------------|
| In force December 31, 1874..... | \$119,953,589 | \$1,648,336 83 |
| Written during the year..... | 99,840,705 | 1,452,672 45 |
| Total..... | <u>\$219,794,294</u> | <u>\$3,101,009 28</u> |
| Deduct those terminated..... | 103,968,163 | 1,518,773 17 |
| Net amount in force..... | <u>\$115,826,131</u> | <u>\$1,582,236 11</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|----------------|
| Risks taken, (fire)..... | \$1,842,393 00 |
| Premiums received..... | 22,922 70 |
| Losses paid on risks taken..... | 21,907 65 |
| Losses incurred in Maine..... | 13,263 41 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>20 30</u> |

PRESCOTT INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

FRANKLIN GREENE, *President*.F. H. STEVENS, *Secretary*.

I CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage, (first liens) | \$69,000 00 |
| Interest accrued on bond and mortgage loans | 1,610 00 |
| Stocks and bonds owned by the company, market value | 223,547 75 |
| Loans secured by collaterals..... | 18,000 00 |
| Cash in the company's principal office and in bank..... | 42,245 57 |
| Interest due and accrued on stocks not included in "market value"..... | 2,737 50 |
| Interest due and accrued on collateral loans | 135 00 |
| Gross premiums in due course of collection | 14,527 13 |
| Aggregate of all the admitted assets of the company at their actual value..... | \$369,802 95 |

III. LIABILITIES.

| | |
|---|--------------|
| Net amount of unpaid losses and claims, (unadjusted)..... | \$7,500 38 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$59,320 04 |
| Reinsurance pro rata on fire risks running more than one year | 41,293 72 |
| Amount required to safely reinsure all outstanding risks | 100,613 76 |
| All other demands against the company, vis: commissions..... | 2,304 56 |
| Total amount of liabilities, except capital stock and net surplus..... | \$110,418 70 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 59,384 25 |
| Aggregate of all liabilities, including stock and net surplus..... | \$369,802 95 |

IV. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Gross premiums received in cash..... | \$142,108 03 |
| Deduct reinsurance, rebate and return premiums | 13,097 04 |
| Net cash received for premiums, (fire)..... | \$129,010 99 |
| Received for interest and dividends from all sources..... | 19,140 59 |
| Aggregate amount of income received in cash..... | \$148,151 58 |

V. EXPENDITURES DURING THE YEAR.

| | |
|--|---------------------|
| Net amount paid for losses, (fire) | \$48,745 79 |
| Cash dividends actually paid | 20,000 00 |
| Paid for commissions or brokerage | 19,926 69 |
| Salaries and other charges of officers, clerks and other employees | 9,450 00 |
| Paid for State, national and local taxes | 3,657 61 |
| All other expenditures, viz: general expenses | 11,018 07 |
| Aggregate amount of expenditures in cash | <u>\$112,798 16</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|----------------------------------|---------------------|---------------------|
| In force December 31, 1874 | \$8,345,936 | \$137,478 76 |
| Written during the year | 12,916,829 | 154,330 60 |
| Total | <u>\$21,262,765</u> | <u>\$291,809 36</u> |
| Deduct those terminated | 8,489,255 | 108,073 95 |
| In force December 31, 1875 | \$12,773,510 | \$183,735 41 |
| Deduct amount reinsured | 152,665 | 1,908 64 |
| Net amount in force | <u>\$12,620,845</u> | <u>\$181,826 77</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|--|--------------|
| Risks taken, (fire) | \$79,900 00 |
| Premiums received | 982 94 |
| Amount of taxes paid to the State of Maine on premiums | <u>19 65</u> |

PROVIDENCE WASHINGTON INSURANCE COMPANY.

PROVIDENCE, R. I.

INCORPORATED IN 1799. COMMENCED BUSINESS IN 1799.

J. H. DeWOLF, *President.*W. S. GREENE, *Secretary.*

I. CAPITAL.

| | |
|--|-------------------|
| Capital authorized | \$500,000 00 |
| Capital actually paid up in cash | <u>400,000 00</u> |

II. ASSETS.

| | |
|---|-------------------|
| Loans on bond and mortgage, (first liens) | \$5,630 00 |
| Interest accrued on bond and mortgage loans | 130 00 |
| Stocks and bonds owned by the company, market value | <u>440,915 75</u> |

| | |
|--|---------------------|
| Loans secured by collaterals..... | \$37,414 41 |
| Amount of all other loans, viz : City of Providence..... | 20,000 00 |
| Cash in the company's principal office and in bank..... | 42,160 00 |
| Interest due and accrued on stocks not included in "market value"..... | 6,318 00 |
| Interest due and accrued on collateral loans..... | 2,925 00 |
| Gross premiums in due course of collection..... | 19,263 73 |
| Bills receivable, not matured, taken for marine and inland risks..... | 13,912 86 |
| Aggregate of all the admitted assets of the company at their actual value..... | <u>\$588,669 75</u> |

UNADMITTED ASSETS.

| | |
|---------------------------------|-------------|
| Loans on personal security..... | \$48,027 21 |
|---------------------------------|-------------|

III. LIABILITIES.

| | |
|---|---------------------|
| Losses adjusted and unpaid..... | \$971 85 |
| Losses unadjusted, including all reported and supposed losses..... | 24,504 25 |
| Losses resisted, including interest, costs and expenses..... | 5,600 00 |
| Total gross amount of claims for losses..... | \$31,076 10 |
| Deduct reinsurance thereon..... | 1,485 00 |
| Net amount of unpaid losses and claims..... | \$29,591 10 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$64,073 42 |
| Reinsurance pro rata on fire risks running more than one year..... | 24,486 08 |
| Gross premiums received on all unexpired marine risks.... | 22,901 26 |
| Amount required to safely reinsure all outstanding risks..... | 111,460 76 |
| Cash dividends to stockholders remaining unpaid..... | 1,550 45 |
| Total amount of liabilities except capital stock and net surplus..... | \$142,602 31 |
| Capital actually paid up in cash..... | 400,000 00 |
| Surplus beyond capital..... | 46,067 44 |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$588,669 75</u> |

IV. INCOME DURING THE YEAR.

| | Fire. | Marine. | |
|--|--------------|--------------|---------------------|
| Gross premiums received in cash..... | \$211,739 30 | \$69,121 87 | |
| Deduct reinsurance, rebate and return premiums..... | 21,004 75 | 5,963 33 | |
| Net cash received for premiums..... | \$190,734 55 | \$63,158 54 | \$253,893 09 |
| Bills and notes received for premiums remaining unpaid.... | | \$13,912 86 | |
| Received for interest and dividends from all sources..... | | | 28,287 00 |
| Received for increased capital..... | | \$200,000 00 | |
| Aggregate amount of income received in cash..... | | | <u>\$282,180 09</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|--------------------|--------------------|----------------------------|
| Gross amount paid for losses..... | \$59,356 27 | \$14,967 86 | |
| Deduct salvage, reinsurance.... | 2,279 82 | 2,959 80 | |
| Net amount paid for losses..... | <u>\$57,076 45</u> | <u>\$12,008 06</u> | \$69,084 51 |
| Cash dividends actually paid..... | | | 40,449 55 |
| Paid for commissions or brokerage..... | | | 24,651 05 |
| Salaries and other charges of officers, clerks and other employees..... | | | 10,658 62 |
| Paid for State, national and local taxes.... | | | 6,496 58 |
| All other expenditures..... | | | <u>14,065 76</u> |
| Aggregate amount of expenditures in cash..... | | | <u><u>\$165,406 67</u></u> |

VI. MISCELLANEOUS.

| | RISKS AND PREMIUMS. | | | |
|-------------------------------|---------------------|---------------------|----------------------|--------------------|
| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Marine risks.</i> | <i>Premiums.</i> |
| In force December 31, 1874... | \$7,184,100 | \$96,586 34 | - | - |
| Written during the year..... | 22,893,838 | 211,739 30 | \$17,268,407 | \$83,034 73 |
| Total..... | <u>\$30,077,938</u> | <u>\$308,325 64</u> | <u>\$17,268,407</u> | <u>\$83,034 73</u> |
| Deduct those terminated..... | 15,872,095 | 128,120 85 | 16,545,629 | 58,948 56 |
| In force December 31, 1875... | \$14,205,843 | \$180,204 79 | \$722,778 | \$24,086 17 |
| Deduct amount reinsured..... | 404,755 | 6,945 20 | 105,092 | 1,184 91 |
| Net amount in force..... | <u>\$13,801,088</u> | <u>\$173,259 59</u> | <u>\$617,686</u> | <u>\$22,901 26</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$228,157 00 |
| Premiums received | 2,576 88 |
| Losses paid on risks taken..... | 1,026 55 |
| Losses incurred in Maine..... | 1,026 55 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>31 00</u> |

REVERE FIRE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

JOSEPH H. WELLMAN, *President.*JOHN W. BELCHER, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|-------------|
| Loans on bond and mortgage, (first liens)..... | \$52,000 00 |
| Interest due and accrued on bond and mortgage loans..... | 1,133 44 |
| Stocks and bonds owned by the company, market value..... | 125,798 00 |
| Loans secured by collaterals..... | 10,500 00 |
| Cash in the company's principal office and in bank..... | 35,550 00 |
| Interest due and accrued on stocks not included in "market value",.... | 949 20 |
| Interest due and accrued on collateral loans..... | 172 38 |
| Gross premiums in due course of collection..... | 3,504 03 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$229,607 65 |
|--|--------------|

III. LIABILITIES.

| | |
|---|-------------|
| Losses unadjusted, including all reported and supposed losses..... | \$2,500 00 |
| Losses resisted, including interest, costs and expenses..... | 2,000 00 |
| Net amount of unpaid losses and claims..... | \$4,500 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$13,963 30 |
| Reinsurance pro rata on fire risks running more than one year..... | 7,768 24 |
| Amount required to safely reinsure all outstanding risks..... | 21,731 54 |
| Due and accrued for salaries, rent and other expenses..... | 875 00 |
| All other demands against the company, viz: commissions..... | 311 20 |
| Total amount of liabilities except capital stock and net surplus..... | \$27,417 74 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 2,189 91 |

| | |
|--|--------------|
| Aggregate of all liabilities, including stock and net surplus..... | \$229,607 65 |
|--|--------------|

IV. INCOME DURING THE YEAR.

| | |
|---|--------------------|
| Gross premiums received in cash..... | \$40,298 00 |
| Deduct reinsurance, rebate and return premiums..... | 3,219 81 |
| Net cash received for premiums, (fire)..... | \$37,078 19 |
| Received for interest and dividends from all sources..... | 3,840 45 |
| Aggregate amount of income received in cash | <u>\$40,918 64</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------------|
| Net amount paid for losses, (fire) | \$751 70 |
| Paid for commissions or brokerage..... | 4,267 11 |
| Salaries and other charges of officers, clerks and other employees..... | 5,560 76 |
| Paid for State, national and local taxes..... | 119 07 |
| All other expenditures..... | 5,465 15 |
| Aggregate amount of expenditures in cash..... | <u>\$16,163 79</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|----------------------------------|--------------------|--------------------|
| Written during the year..... | \$4,838,876 | \$43,707 88 |
| Deduct those terminated..... | 1,252,810 | 5,272 95 |
| In force December 31, 1875 | \$3,586,066 | \$38,434 93 |
| Deduct amount reinsured..... | 121,650 | 1,184 26 |
| Net amount in force | <u>\$3,464,416</u> | <u>\$37,250 67</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|-------------|
| Risks taken, (fire) | \$5,600 00 |
| Premiums received | 51 60 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>1 03</u> |

ROCHESTER GERMAN INSURANCE COMPANY.

ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

FREDERICK COOK, *President.*RUDOLPH VAY, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|---|--------------|
| Loans on bond and mortgage, (first liens) | \$103,995 00 |
| Interest due on bond and mortgage loans..... | 976 38 |
| Stocks and bonds owned by the company, market value..... | 154,175 00 |
| Cash in the company's principal office and in bank..... | 72,195 99 |
| Interest due and accrued on stocks not included in "market value" | 1,725 35 |
| Gross premiums in due course of collection..... | 10,730 38 |
| Aggregate of all the admitted assets of the company at their actual value | \$343,798 10 |

III. LIABILITIES.

| | |
|---|--------------|
| Losses adjusted and unpaid..... | \$3,175 80 |
| Losses unadjusted, including all reported and supposed losses | 3,750 00 |
| Net amount of unpaid losses and claims..... | \$6,925 80 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$79,976 45 |
| Reinsurance pro rata on fire risks running more than one year | 7,652 66 |
| Reinsurance at 50 per cent. of premiums on inland risks... | 1,185 75 |
| Amount required to safely reinsure all outstanding risks..... | 88,814 86 |
| All other demands against the company..... | 650 00 |
| Total amount of liabilities, except capital stock and net surplus..... | \$96,390 66 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 47,407 44 |
| Aggregate of all liabilities, including stock and net surplus | \$343,798 10 |

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> |
|--|--------------|----------------|
| Gross premiums received in cash..... | \$198,758 18 | \$4,270 13 |
| Deduct reinsurance, rebate and return premiums | 25,812 97 | 353 00 |
| Net cash received for premiums..... | \$172,945 21 | \$3,917 13 |
| | \$176,862 34 | |

| | |
|---|---------------------|
| Received for interest on bonds and mortgages..... | \$6,514 66 |
| Received for interest and dividends from all other sources..... | 16,605 75 |
| Aggregate amount of income received in cash | <u>\$199,982 75</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|---|--------------------|-------------------|---------------------|
| Gross amount paid for losses..... | \$99,285 56 | \$3,675 42 | |
| Deduct salvage, reinsurance..... | 160 00 | - | |
| Net amount paid for losses..... | <u>\$99,125 56</u> | <u>\$3,675 42</u> | \$102,800 98 |
| Cash dividends actually paid..... | | | 20,000 00 |
| Paid for commissions or brokerage..... | | | 28,632 01 |
| Salaries and other charges of officers, clerks and other employees..... | | | 5,994 65 |
| Paid for State, national and local taxes | | | 4,194 61 |
| All other expenditures..... | | | 8,192 65 |
| Aggregate amount of expenditures in cash..... | | | <u>\$169,814 90</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Inland risks.</i> | <i>Premiums.</i> |
|-------------------------------|---------------------|---------------------|----------------------|--------------------|
| In force December 31, 1874 .. | \$10,912,055 | \$141,798 46 | \$467,800 | \$7,692 50 |
| Written during the year | 16,147,532 | 198,615 28 | 711,100 | 4,413 03 |
| Total | <u>\$27,059,587</u> | <u>\$340,413 74</u> | <u>\$1,178,900</u> | <u>\$12,105 53</u> |
| Deduct those terminated..... | 13,267,788 | 169,077 63 | 955,000 | 9,734 03 |
| In force December 31, 1875... | \$13,791,799 | \$171,336 11 | \$223,900 | \$2,371 50 |
| Deduct amount reinsured..... | 7,750 | 90 25 | - | - |
| Net amount in force..... | <u>\$13,784,049</u> | <u>\$171,245 86</u> | <u>\$223,900</u> | <u>\$2,371 50</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$251,596 00 |
| Premiums received | 3,104 06 |
| Losses paid on risks taken | 477 52 |
| Losses incurred in Maine... .. | 477 52 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>52 63</u> |

ROGER WILLIAMS INSURANCE COMPANY.

PROVIDENCE, R. I.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

J. W. DAVENPORT, *President*.WM. H. FREDRICKS, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage, (first liens)..... | \$26,833 33 |
| Interest accrued on bond and mortgage loans..... | 737 50 |
| Stocks and bonds owned by the company, market value..... | 215,515 00 |
| Loans secured by collaterals..... | 456 12 |
| Amount of all other loans, viz: City of Providence..... | 60,000 00 |
| Cash in the company's principal office and in bank..... | 48,153 26 |
| Interest due and accrued on stocks not included in "market value"..... | 1,643 61 |
| Interest due and accrued on collateral loans..... | 15 96 |
| Gross premiums in due course of collection..... | 43,599 96 |
| Bills receivable, not matured, taken for marine and inland risks..... | 9,345 11 |
| Aggregate of all the admitted assets of the company at their actual value..... | \$406,299 85 |

III. LIABILITIES.

| | |
|---|--------------|
| Losses adjusted and unpaid..... | \$26,145 04 |
| Losses unadjusted, including all reported and supposed losses..... | 18,295 00 |
| Losses resisted, including interest, costs and expenses..... | 3,000 00 |
| Net amount of unpaid losses and claims..... | \$47,440 04 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$95,083 21 |
| Reinsurance pro rata on fire risks running more than one year..... | 17,485 10 |
| Gross premiums received on all unexpired marine risks.... | 27,752 19 |
| Amount required to safely reinsure all outstanding risks..... | 140,320 50 |
| Cash dividends to stockholders remaining unpaid..... | 462 00 |
| All other demands against the company, viz: commissions..... | 5,464 48 |
| Total amount of liabilities, except capital stock and net surplus..... | \$193,687 02 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 12,612 83 |
| Aggregate of all liabilities, including stock and net surplus..... | \$406,299 85 |

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|---------------------|--------------------|---------------------|
| Gross premiums received in cash | \$216,093 35 | \$91,553 07 | |
| Deduct reinsurance, rebate and return premiums..... | 14,375 77 | 5,455 88 | |
| Net cash received for premiums..... | <u>\$201,717 58</u> | <u>\$86,097 19</u> | \$287,814 77 |
| Bills and notes received for premiums remaining unpaid... | | \$9,345 11 | |
| Received for interest on bonds and mortgages | | | 822 50 |
| Received for interest and dividends from all other sources..... | | | 19,527 71 |
| Income from all other sources..... | | | <u>1,913 46</u> |
| Aggregate amount of income received in cash..... | | | <u>\$310,078 44</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|---------------------|--------------------|---------------------|
| Gross amount paid for losses..... | \$108,291 55 | \$54,260 69 | |
| Deduct salvage, reinsurance..... | 81 75 | 5,553 41 | |
| Net amount paid for losses..... | <u>\$108,209 80</u> | <u>\$48,707 28</u> | \$156,917 08 |
| Cash dividends actually paid..... | | | 39,914 00 |
| Paid for commissions or brokerage..... | | | 41,778 05 |
| Salaries and other charges of officers, clerks and other employees..... | | | 22,044 52 |
| Paid for State, national and local taxes..... | | | <u>5,130 72</u> |
| Aggregate amount of expenditures in cash..... | | | <u>\$265,784 37</u> |

VI. MISCELLANEOUS.

| | RISKS AND PREMIUMS. | | | |
|-------------------------------|---------------------|---------------------|----------------------|---------------------|
| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Marine risks.</i> | <i>Premiums.</i> |
| In force December 31, 1874... | \$10,203,565 | \$170,990 16 | \$530,667 | \$17,433 09 |
| Written during the year..... | 14,756,734 | 221,386 44 | 22,861,495 | 93,160 68 |
| Total | <u>\$24,960,299</u> | <u>\$392,376 60</u> | <u>\$23,392,162</u> | <u>\$110,593 77</u> |
| Deduct those terminated | 11,989,312 | 174,059 36 | 22,676,736 | 82,362 58 |
| In force December 31, 1875... | \$12,970,987 | \$218,317 24 | \$715,426 | \$28,231 19 |
| Deduct amount reinsured | 27,323 | 396 68 | 26,000 | 479 00 |
| Net amount in force..... | <u>\$12,943,664</u> | <u>\$217,920 56</u> | <u>\$689,426</u> | <u>\$27,752 19</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine.</i> | <i>Aggregate.</i> |
|---|-----------------|----------------|-------------------|
| Risks taken..... | \$962,968 00 | \$273,778 00 | \$1,236,746 00 |
| Premiums received | 14,781 89 | 4,575 89 | 19,357 78 |
| Losses paid on risks taken..... | <u>6,550 01</u> | <u>263 00</u> | <u>6,813 01</u> |
| Losses incurred in Maine..... | | | 6,121 33 |
| Amount of taxes paid to the State of Maine on premiums..... | | | <u>250 90</u> |

SECURITY INSURANCE COMPANY.

NEW HAVEN, CONN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1841.

CHARLES PETERSON, *President.*HERBERT MASON, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized | \$400,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|---|--------------|
| Loans on bond and mortgage, (first liens) | \$22,900 00 |
| Interest accrued on bond and mortgage loans..... | 412 71 |
| Stocks and bonds owned by the company, market value..... | 270,450 75 |
| Loans secured by collaterals..... | 1,000 00 |
| Cash in the company's principal office and in bank..... | 27,056 35 |
| Interest due and accrued on stocks not included in "market value"..... | 1,333 38 |
| Gross premiums in due course of collection | 17,687 70 |
| Bills receivable, not matured, taken for marine risks | 6,322 57 |
| All other property belonging to the company, viz: salvage..... | 6,200 00 |
| Aggregate of all the admitted assets of the company at their actual value | \$353,363 46 |

III. LIABILITIES.

| | |
|--|--------------|
| Losses adjusted and unpaid..... | \$6,725 02 |
| Losses unadjusted, including all reported and supposed losses | 9,575 00 |
| Losses resisted, including interest, costs and expenses | 1,700 00 |
| Total gross amount of claims for losses | \$18,000 02 |
| Deduct reinsurance thereon..... | 1,000 00 |
| Net amount of unpaid losses and claims..... | \$17,000 02 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less | \$62,487 02 |
| Reinsurance pro rata on fire risks running more than one year | 26,284 77 |
| Amount required to safely reinsure all outstanding risks..... | 88,771 79 |
| All other demands against the company, viz: commissions | 1,415 65 |
| Total amount of liabilities, except capital stock and net surplus..... | \$107,187 46 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 46,176 00 |
| Aggregate of all liabilities, including stock and net surplus..... | \$353,363 46 |

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|--|--------------|-------------------------------|--------------|
| Gross premiums received in cash..... | \$129,045 60 | \$84,681 20 | |
| Deduct reinsurance, rebate and return pre- miums | 585 79 | 1,203 53 | |
| Net cash received for premiums..... | \$128,459 81 | \$83,477 67 | \$211,937 48 |
| Bills and notes received for premiums remaining unpaid... | | \$6,322 57 | |
| Received for interest on bonds and mortgages..... | | | 1,603 00 |
| Received for interest and dividends from all other sources | | | 13,093 57 |
| Aggregate amount of income received in cash..... | | | \$226,634 05 |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|--|--------------|-------------------------------|--------------|
| Gross amount paid for losses | \$59,910 11 | \$49,430 02 | |
| Deduct salvage, reinsurance..... | 1,912 82 | 980 34 | |
| Net amount paid for losses..... | \$57,997 29 | \$48,449 68 | \$106,446 97 |
| Cash dividends actually paid..... | | | 22,000 00 |
| Paid for commissions or brokerage..... | | | 25,746 38 |
| Salaries and other charges of officers, clerks and other employees | | | 14,621 87 |
| Paid for State, national and local taxes..... | | | 565 98 |
| Aggregate amount of expenditures in cash..... | | | \$169,381 20 |

VI. MISCELLANEOUS

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Marine and Inland risks.</i> | <i>Premiums.</i> |
|-------------------------------|--------------------|------------------|-------------------------------------|------------------|
| In force December 31, 1874... | \$10,328,279 | \$76,784 48 | \$479,050 | \$12,547 96 |
| Written during the year..... | 14,382,202 | 129,867 86 | 2,734,910 | 77,259 81 |
| Total. | \$24,710,481 | \$206,652 34 | \$3,213,960 | \$89,807 77 |
| Deduct those terminated..... | 10,771,786 | 81,092 50 | 2,278,160 | 62,219 47 |
| In force December 31, 1875 .. | \$13,938,695 | \$125,559 84 | \$935,800 | \$27,488 30 |
| Deduct amount reinsured..... | 68,094 | 585 79 | 42,080 | 1,203 53 |
| Net amount in force..... | \$13,870,601 | \$124,974 05 | \$893,720 | \$26,284 77 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$258,940 00 |
| Premiums received | 3,706 77 |
| Losses paid on risks taken..... | 3,478 14 |
| Losses incurred in Maine..... | 475 00 |
| Amount of taxes paid to the State of Maine on premiums..... | 4 57 |

SHAWMUT INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

L. A. LYON, *President.*WILLIAM S. DENNY, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | 500,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Stocks and bonds owned by the company, market value..... | \$449,635 50 |
| Cash in the company's principal office and in bank..... | 72,790 13 |
| Interest due and accrued on stocks not included in "market value"..... | 2,359 46 |
| Gross premiums in due course of collection..... | 13,385 59 |
| Aggregate of all the admitted assets of the company at their actual value..... | \$538,170 68 |

UNADMITTED ASSETS.

| | |
|-----------------------|------------|
| Office furniture..... | \$2,000 00 |
|-----------------------|------------|

III. LIABILITIES.

| | |
|---|--------------|
| Net amount of unpaid losses and claims, (adjusted)..... | \$147 64 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$29,549 04 |
| Reinsurance pro rata on fire risks running more than one year..... | 3,954 95 |
| Amount required to safely reinsure all outstanding risks..... | 33,503 99 |
| All other demands against the company..... | 2,794 18 |
| Total amount of liabilities, except capital stock and net surplus..... | \$36,445 81 |
| Capital actually paid up in cash..... | 500,000 00 |
| Surplus beyond capital..... | 1,724 87 |
| Aggregate of all liabilities, including stock and net surplus..... | \$538,170 68 |

IV. INCOME DURING THE YEAR.

| | |
|---|-------------|
| Gross premiums received in cash..... | \$65,441 86 |
| Deduct reinsurance, rebate and return premiums..... | 2,042 59 |
| Net cash received for premiums, (fire)..... | \$63,399 27 |
| Received for interest and dividends from all sources..... | 5,431 50 |
| Aggregate amount of income received in cash..... | \$68,830 77 |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------------|
| Net amount paid for losses, (fire) | \$3,761 95 |
| Paid for commissions or brokerage..... | 7,557 44 |
| Salaries and other charges of officers, clerks and other employees..... | 10,525 47 |
| Paid for State, national and local taxes..... | 2,677 39 |
| All other expenditures, viz : general expenses | 12,288 98 |
| Aggregate amount of expenditures in cash..... | <u>\$36,811 23</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|--------------------|--------------------|
| Written during the year..... | \$4,432,336 | \$65,441 86 |
| Deduct those terminated..... | 192,704 | 1,129 20 |
| In force December 31, 1875..... | <u>\$4,239,632</u> | <u>\$64,312 66</u> |
| Deduct amount reinsured | 37,561 | 316 80 |
| Net amount in force | <u>\$4,202,071</u> | <u>\$63,996 86</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$146,171 00 |
| Premiums received | 2,313 97 |
| Losses paid on risks taken..... | 147 64 |
| Losses incurred in Maine..... | 147 64 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>43 33</u> |

SHOE AND LEATHER INSURANCE COMPANY.

BOSTON, MASS

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

JOHN C. ABBOTT, *President.*HENRY B. WHITE, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|---------------------|
| Capital actually paid up in cash..... | <u>\$300,000 00</u> |
|---------------------------------------|---------------------|

II. ASSETS.

| | |
|--|-----------------|
| Loans on bond and mortgage, (first liens) .. | \$30,000 00 |
| Interest accrued on bond and mortgage loans | 1,003 36 |
| Stocks and bonds owned by the company, market value..... | 406,904 50 |
| Loans secured by collaterals | <u>7,200 00</u> |

| | |
|---|---------------------|
| Amount of all other loans, viz: Town of Woburn, \$15,000; Town of Brookline, \$8,000 00; total..... | \$23,000 00 |
| Cash in the company's principal office and in bank..... | 18,300 70 |
| Interest due and accrued on stocks not included in "market value"..... | 3,682 61 |
| Interest due and accrued on collateral loans..... | 25 13 |
| Gross premiums in due course of collection..... | 35,456 77 |
| Bills receivable, not matured, taken for marine and inland risks..... | 37,706 00 |
| All other property belonging to the company..... | 1,075 25 |
| Aggregate of all the admitted assets of the company at their actual value..... | <u>\$564,354 22</u> |

III. LIABILITIES.

| | |
|---|---------------------|
| Net amount of unpaid losses and claims, (unadjusted)..... | \$10,215 67 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$60,092 32 |
| Reinsurance pro rata on fire risks running more than one year..... | 40,827 93 |
| Gross premiums received on all unexpired marine risks.... | 57,072 71 |
| Amount required to safely reinsure all outstanding risks..... | 157,992 96 |
| All other demands against the company, viz: commissions..... | 6,430 99 |
| Total amount of liabilities, except capital stock and net surplus..... | <u>\$174,639 62</u> |
| Capital actually paid up in cash..... | 300,000 00 |
| Surplus beyond capital..... | 89,714 60 |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$564,354 22</u> |

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|---------------------|--------------------|---------------------|
| Gross premiums received in cash..... | \$165,098 25 | \$59,591 87 | |
| Deduct reinsurance, rebate and return premiums..... | 15,970 98 | 5,488 19 | |
| Net cash received for premiums..... | <u>\$149,127 27</u> | <u>\$54,103 68</u> | \$203,230 95 |
| Bills and notes received for premiums remaining unpaid... | | \$37,706 00 | |
| Received for interest on bonds and mortgages..... | | | 2,100 00 |
| Received for interest and dividends from all other sources..... | | | 26,165 04 |
| Aggregate amount of income received in cash..... | | | <u>\$231,495 99</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|--------------|----------------|-------------|
| Net amount paid for losses..... | \$52,386 66 | \$45,821 96 | \$98,208 62 |
| Cash dividends actually paid..... | | | 30,000 00 |
| Paid for commissions or brokerage..... | | | 23,123 18 |
| Salaries and other charges of officers, clerks and other employees..... | | | 12,913 33 |

INSURANCE COMPANIES OF OTHER STATES.

177

| | |
|--|---------------------|
| Paid for State, national and local taxes | \$4,844 24 |
| All other expenditures, viz : general expenses | 13,644 74 |
| Aggregate amount of expenditures in cash | <u>\$182,734 11</u> |

VI. MISCELLANEOUS.

| | RISKS AND PREMIUMS. | | | |
|-------------------------------|---------------------|---------------------|----------------------|---------------------|
| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Marine risks.</i> | <i>Premiums.</i> |
| In force December 31, 1874 .. | \$10,317,988 | \$167,771 41 | \$284,412 | \$9,614 48 |
| Written during the year | 13,333,519 | 166,951 11 | 4,699,032 | 105,496 38 |
| Total | <u>\$23,651,507</u> | <u>\$334,722 52</u> | <u>\$4,983,444</u> | <u>\$115,110 86</u> |
| Deduct those terminated | 11,191,334 | 148,472 53 | 3,654,630 | 58,038 15 |
| Net amount in force | <u>\$12,460,173</u> | <u>\$186,249 99</u> | <u>\$1,328,814</u> | <u>\$57,072 71</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$498,985 00 |
| Premiums received | 8,245 13 |
| Losses paid on risks taken..... | 5,210 79 |
| Losses incurred in Maine..... | 5,710 79 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>60 69</u> |

SPRINGFIELD FIRE AND MARINE INSURANCE CO.

SPRINGFIELD, MASS.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1851.

DWIGHT R. SMITH, *President.*

SANFORD J. HALL, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|-------------------|
| Capital authorized..... | \$600,000 00 |
| Capital actually paid up in cash..... | <u>600,000 00</u> |

II. ASSETS.

| | |
|--|------------------|
| Real estate owned by the company, unincumbered..... | \$100,000 00 |
| Loans on bond and mortgage, (first liens) | 435,407 00 |
| Interest due and accrued on bond and mortgage loans..... | 15,874 24 |
| Stocks and bonds owned by the company, market value..... | 577,470 00 |
| Loans secured by collaterals..... | 99,247 34 |
| Cash in the company's principal office and in bank..... | <u>90,047 40</u> |

| | |
|--|------------|
| Interest due and accrued on stocks not included in "market value"..... | \$7,820 00 |
| Interest due and accrued on collateral loans | 3,515 85 |
| Gross premiums in due course of collection..... | 60,570 91 |
| All other property belonging to the company, viz : rents..... | 1,012 50 |

Aggregate of all the admitted assets of the company at their actual value..... \$1,390,965 24

III. LIABILITIES.

| | |
|---|-----------------------|
| Losses adjusted and unpaid..... | \$11,759 12 |
| Losses unadjusted, including all reported and supposed losses..... | 33,823 00 |
| Losses resisted, including interest, costs and expenses..... | 7,116 67 |
| Net amount of unpaid losses and claims..... | \$52,698 79 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$230,981 76 |
| Reinsurance pro rata on fire risks running more than one year..... | 183,018 18 |
| Amount required to safely reinsure all outstanding risks..... | 413,999 94 |
| All other demands against the company, viz : commissions..... | 9,085 00 |
| Total amount of liabilities, except capital stock and net surplus..... | \$475,783 73 |
| Capital actually paid up in cash..... | 600,000 00 |
| Surplus beyond capital..... | 315,181 51 |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$1,390,965 24</u> |

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$666,994 92 |
| Deduct reinsurance, rebate and return premiums..... | 61,220 38 |
| Net cash received for premiums, (fire) | \$605,774 54 |
| Received for interest on bonds and mortgages..... | 19,130 08 |
| Received for interest and dividends from all other sources..... | 50,635 06 |
| Income from all other sources, viz : rents..... | 4,308 33 |
| Aggregate amount of income received in cash..... | <u>\$679,848 01</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Gross amount paid for losses..... | \$320,528 64 |
| Deduct salvage, reinsurance..... | 9,670 71 |
| Net amount paid for losses, (fire)..... | \$310,857 93 |
| Cash dividends actually paid..... | 60,000 00 |
| Paid for commissions or brokerage..... | 86,686 19 |
| Salaries and other charges of officers, clerks and other employees..... | 27,065 02 |
| Paid for State, national and local taxes | 19,118 14 |
| All other expenditures, viz : general expenses..... | 47,264 04 |
| Aggregate amount of expenditures in cash | <u>\$550,991 32</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$62,518,304 | \$837,770 69 |
| Written during the year..... | 55,466,378 | 666,994 92 |
| Total..... | \$117,984,682 | \$1,504,765 61 |
| Deduct those terminated..... | 55,393,558 | 696,765 64 |
| Net amount in force..... | <u>\$62,591,124</u> | <u>\$807,999 87</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|----------------|
| Risks taken, (fire) | \$2,904,608 00 |
| Premiums received | 38,000 00 |
| Losses paid on risks taken..... | 12,901 66 |
| Losses incurred in Maine..... | 10,498 95 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>501 97</u> |

STANDARD FIRE INSURANCE COMPANY.

TRENTON, N. J.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1869.

WILLIAM DOLTON, *President.*JOSEPH B. WRIGHT, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|-------------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | <u>200,000 00</u> |

II. ASSETS.

| | |
|--|------------------|
| Loans on bond and mortgage, (first liens)..... | \$193,579 00 |
| Interest due and accrued on bond and mortgage loans..... | 4,583 46 |
| Stocks and bonds owned by the company, market value..... | 53,812 50 |
| Loans secured by collaterals..... | 24,400 00 |
| Cash in the company's principal office and in bank..... | 17,138 64 |
| Interest due and accrued on stocks not included in "market value"..... | 1,149 58 |
| Interest due and accrued on collateral loans | 425 05 |
| Gross premiums in due course of collection..... | <u>28,650 93</u> |

Aggregate of all the admitted assets of the company at their actual value.....

\$323,739 16

UNADMITTED ASSETS.

| | |
|---------------------------------------|-------------------|
| Bond and mortgage, (second lien)..... | <u>\$2,000 00</u> |
|---------------------------------------|-------------------|

III. LIABILITIES.

| | |
|---|---------------------|
| Net amount of unpaid losses and claims, (adjusted)..... | \$10,438 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$64,371 12 |
| Reinsurance pro rata on fire risks running more than one year..... | 15,751 21 |
| Amount required to safely reinsure all outstanding risks | 80,122 33 |
| All other demands against the company, viz: commissions..... | 6,393 34 |
| Total amount of liabilities, except capital stock and net surplus..... | \$96,953 67 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 26,785 49 |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$323,739 16</u> |

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$134,678 53 |
| Deduct reinsurance, rebate and return premiums..... | 8,596 76 |
| Net cash received for premiums, (fire)..... | \$126,081 77 |
| Received for interest on bonds and mortgages..... | 15,544 38 |
| Received for interest and dividends from all other sources..... | 2,107 53 |
| Income from all other sources..... | 1,217 54 |
| Aggregate amount of income received in cash..... | <u>\$144,951 22</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Gross amount paid for losses..... | \$69,203 83 |
| Deduct salvage, reinsurance..... | 2,095 55 |
| Net amount paid for losses, (fire)..... | \$67,108 28 |
| Cash dividends actually paid..... | 16,000 00 |
| Paid for commissions or brokerage..... | 25,703 45 |
| Salaries and other charges of officers, clerks and other employees..... | 3,508 00 |
| Paid for State, national and local taxes | 2,244 19 |
| All other expenditures | 7,512 32 |
| Aggregate amount of expenditures in cash..... | <u>\$122,076 24</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$5,574,052 | \$92,555 14 |
| Written during the year..... | 9,797,078 | 152,896 58 |
| Total | <u>\$15,371,130</u> | <u>\$245,451 72</u> |
| Deduct those terminated..... | 6,174,191 | 87,613 22 |
| In force December 31, 1875..... | \$9,169,939 | \$157,838 50 |
| Deduct amount reinsured..... | 21,007 | 236 00 |
| Net amount in force | <u>\$9,175,932</u> | <u>\$157,602 50</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$307,980 00 |
| Premiums received..... | 5,327 98 |
| Losses paid on risks taken..... | 1,366 18 |
| Losses incurred in Maine..... | 1,366 19 |
| Amount of taxes paid to the State of Maine on premiums..... | 79 24 |

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

ST. PAUL, MINN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

J. C. BURBANK, *President.*C. H. BIGELOW, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorized..... | \$2,000,000 00 |
| Capital actually paid up in cash..... | 400,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Real estate owned by the company, unincumbered..... | \$129,471 70 |
| Loans on bond and mortgage, (first liens)..... | 123,825 53 |
| Interest due and accrued on bond and mortgage loans..... | 4,582 91 |
| Stocks and bonds owned by the company, market value..... | 143,006 99 |
| Loans secured by collaterals..... | 332,429 56 |
| Cash in the company's principal office and in bank..... | 81,764 81 |
| Interest due and accrued on stocks not included in "market value"..... | 3,777 93 |
| Interest due and accrued on collateral loans..... | 11,307 61 |
| Gross premiums in due course of collection..... | 71,617 19 |
| Bills receivable, not matured, taken for marine and inland risks..... | 3,596 81 |
| All other property belonging to the company..... | 3,500 00 |
| Aggregate of all the admitted assets of the company at their actual value..... | \$908,881 04 |

III. LIABILITIES.

| | |
|--|-------------|
| Losses adjusted and unpaid..... | \$21,921 35 |
| Losses unadjusted, including all reported and supposed losses..... | 36,763 86 |
| Losses resisted, including interest, costs and expenses..... | 5,000 00 |
| Net amount of unpaid losses and claims..... | \$63,685 21 |

| | |
|---|--------------|
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$172,242 65 |
| Reinsurance pro rata on fire risks running more than one year..... | 90,739 06 |
| Reinsurance at 50 per cent. of premiums on inland risks .. | 2,661 75 |
| Amount required to safely reinsure all outstanding risks..... | \$265,643 46 |
| All other demands against the company..... | 7,897 75 |
| Total amount of liabilities, except capital stock and net surplus..... | \$337,226 42 |
| Capital actually paid up in cash..... | 400,000 00 |
| Surplus beyond capital..... | 171,654 62 |
| Aggregate of all liabilities, including stock and net surplus..... | \$908,881 04 |

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|---|--------------|----------------|--------------|
| Gross premiums received in cash..... | \$471,739 09 | \$106,680 28 | |
| Deduct reinsurance, rebate and return premiums..... | 48,641 04 | 16,862 97 | |
| Net cash received for premiums..... | \$423,098 05 | \$89,817 31 | \$512,915 36 |
| Bills and notes received for premiums remaining unpaid... | | \$3,596 81 | |
| Received for interest on bonds and mortgages..... | | | 11,962 76 |
| Received for interest and dividends from all other sources..... | | | 51,641 58 |
| Income from all other sources, viz: rents..... | | | 6,335 40 |
| Aggregate amount of income received in cash..... | | | \$582,855 10 |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|---|--------------|----------------|--------------|
| Gross amount paid for losses..... | \$236,839 34 | \$73,741 86 | |
| Deduct salvage, reinsurance..... | 61 45 | 20,269 36 | |
| Net amount paid for losses..... | \$236,777 89 | \$53,472 50 | \$290,250 39 |
| Cash dividends actually paid..... | | | 48,000 00 |
| Paid for commissions or brokerage..... | | | 77,624 68 |
| Salaries and other charges of officers, clerks and other employees..... | | | 28,119 00 |
| Paid for State, national and local taxes..... | | | 13,091 15 |
| All other expenditures, viz: general expenses..... | | | 34,442 75 |
| Aggregate amount of expenditures in cash..... | | | \$491,527 97 |

VI. MISCELLANEOUS.

| | RISKS AND PREMIUMS. | | | |
|-------------------------------|---------------------|------------------|----------------------|------------------|
| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Inland risks.</i> | <i>Premiums.</i> |
| In force December 31, 1874... | \$24,994,548 | \$469,673 25 | \$228,550 | \$6,177 78 |
| Written during the year | 25,689,142 | 471,739 09 | 14,904,369 | 106,680 28 |
| Total | \$50,683,690 | \$941,412 34 | \$15,132,919 | \$112,858 06 |
| Deduct those terminated..... | 21,331,994 | 436,833 81 | 14,809,869 | 107,534 56 |
| In force December 31, 1875... | \$29,351,696 | \$504,578 53 | \$323,050 | \$5,323 50 |
| Deduct amount reinsured.... | 247,392 | 5,647 61 | - | - |
| Net amount in force..... | \$29,104,304 | \$498,930 92 | \$323,050 | \$5,323 50 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$395,331 00 |
| Premiums received..... | 6,899 15 |
| Losses paid on risks taken..... | 5,194 03 |
| Losses incurred in Maine..... | 5,794 13 |
| Amount of taxes paid to the State of Maine on premiums..... | 34 10 |

TRADERS' INSURANCE COMPANY.

CHICAGO, ILL.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1872.

S. A. KENT, *President.*R. J. SMITH, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorized..... | \$1,000,000 00 |
| Capital actually paid up in cash..... | 500,000 00 |

II. ASSETS.

| | |
|--|-------------|
| Real estate owned by the company, unincumbered..... | \$10,000 00 |
| Stocks and bonds owned by the company, market value..... | 677,401 71 |
| Loans secured by collaterals..... | 21,550 00 |
| Cash in the company's principal office and in bank..... | 66,409 74 |
| Interest due and accrued on stocks not included in "market value"..... | 307 34 |
| Interest due and accrued on collateral loans..... | 57 75 |
| Gross premiums in due course of collection..... | 35,547 49 |
| All other property belonging to the company..... | 12,205 51 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$823,479 54 |
|--|--------------|

III. LIABILITIES.

| | | |
|---|--------------|---------------------|
| Losses adjusted and unpaid..... | \$24,905 31 | |
| Losses unadjusted, including all reported and supposed losses..... | 6,030 00 | |
| Total gross amount of claims for losses..... | \$30,935 31 | |
| Deduct reinsurance thereon | 1,972 70 | |
| Net amount of unpaid losses and claims..... | | \$28,962 61 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$110,414 06 | |
| Reinsurance pro rata on fire risks running more than one year..... | 16,911 24 | |
| Gross premiums received on all unexpired marine risks.... | 1,109 75 | |
| Amount required to safely reinsure all outstanding risks | | 128,435 05 |
| All other demands against the company, viz: commissions..... | | 7,109 49 |
| Total amount of liabilities except capital stock and net surplus..... | | \$164,507 15 |
| Capital actually paid up in cash..... | | 500,000 00 |
| Surplus beyond capital..... | | 158,972 39 |
| Aggregate of all liabilities, including stock and net surplus..... | | <u>\$823,479 54</u> |

IV. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|---|---------------------|-------------------------------|---------------------|
| Gross premiums received in cash..... | \$358,625 51 | \$68,827 96 | |
| Deduct reinsurance, rebate and return premiums | 77,824 93 | 23,908 20 | |
| Net cash received for premiums..... | <u>\$280,800 58</u> | <u>\$44,919 76</u> | \$325,720 34 |
| Received for interest and dividends from all sources..... | | | 37,303 32 |
| Income from all other sources..... | | | 7,478 05 |
| Aggregate amount of income received in cash..... | | | <u>\$370,501 71</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|---|---------------------|-------------------------------|---------------------|
| Gross amount paid for losses..... | \$102,660 79 | \$53,896 48 | |
| Deduct salvage, reinsurance... .. | 1,282 13 | 18,584 54 | |
| Net amount paid for losses..... | <u>\$101,378 66</u> | <u>\$35,311 94</u> | \$136,690 60 |
| Cash dividends actually paid..... | | | 60,000 00 |
| Paid for commissions or brokerage..... | | | 42,720 37 |
| Salaries and other charges of officers, clerks and other employees..... | | | 24,249 71 |
| Paid for State, national and local taxes.... | | | 10,326 91 |
| All other expenditures, viz : general expenses | | | 30,711 31 |
| Aggregate amount of expenditures in cash..... | | | <u>\$304,698 90</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Marine and Inland risks.</i> | <i>Premiums.</i> |
|--------------------------------|--------------------|------------------|-------------------------------------|------------------|
| In force December 31, 1874.... | \$17,266,146 | \$260,360 02 | \$65,000 | \$798 10 |
| Written during the year..... | 30,560,377 | 365,518 75 | 13,006,024 | 74,190 49 |
| Total..... | \$47,826,523 | \$625,878 77 | \$13,071,024 | \$74,988 59 |
| Deduct those terminated | \$1,885,685 | 377,672 20 | 12,922,081 | 73,878 84 |
| Net amount in force..... | \$15,940,838 | \$248,206 57 | \$148,943 | \$1,109 75 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---------------------------------|--------------|
| Risks taken, (fire) | \$248,147 00 |
| Premiums received | 3,177 39 |
| Losses paid on risks taken..... | 4,257 13 |
| Losses incurred in Maine..... | 4,857 13 |

TRADERS' AND MECHANICS' INSURANCE COMPANY.

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

LEVI SPRAGUE, *President*E. M. TUCKE, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$100,000 00 |
| Capital actually paid up in cash..... | 100,000 00 |

II. ASSETS.

| | |
|--|-------------|
| Loans on bond and mortgage, (first liens) | \$49,575 00 |
| Stocks and bonds owned by the company, market value..... | 69,045 00 |
| Loans secured by collaterals..... | 15,500 00 |
| Cash in the company's principal office and in bank..... | 6,813 44 |
| Interest due and accrued on stocks not included in "market value"..... | 303 55 |
| Interest due and accrued on collateral loans | 1,345 33 |
| Net premiums in due course of collection | 1,287 70 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$143,870 02 |
|--|--------------|

UNADMITTED ASSETS.

| | |
|---------------------------------|-------------|
| Loans on personal security..... | \$16,625 00 |
| Office furniture | 200 00 |
| Total | \$16,825 00 |

III. LIABILITIES.

| | |
|---|---------------------|
| Net amount of unpaid losses and claims..... | \$3,500 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$13,119 95 |
| Reinsurance pro rata on fire risks running more than one year..... | 16,391 14 |
| Amount required to safely reinsure all outstanding risks..... | 29,511 09 |
| Total amount of liabilities, except capital stock and net surplus..... | \$33,011 09 |
| Capital actually paid up in cash..... | 100,000 00 |
| Surplus beyond capital..... | 10,858 93 |
| Aggregate of all liabilities, including stock and net surplus..... | <u>\$143,870 02</u> |

IV. INCOME DURING THE YEAR.

| | |
|---|--------------------|
| Gross premiums received in cash..... | \$36,535 62 |
| Deduct reinsurance, rebate and return premiums..... | 1,364 37 |
| Net cash received for premiums, (fire)..... | \$35,171 25 |
| Received for interest on bonds and mortgages..... | 7,428 70 |
| Received for interest and dividends from all other sources..... | 1,250 00 |
| Aggregate amount of income received in cash..... | <u>\$43,849 95</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------------|
| Net amount paid for losses, (fire)..... | \$10,792 57 |
| Cash dividends actually paid..... | 8,000 00 |
| Paid for commissions or brokerage..... | 4,771 30 |
| Salaries and other charges of officers, clerks and other employees..... | 3,506 73 |
| Paid for State, national and local taxes..... | 1,468 00 |
| Aggregate amount of expenditures in cash..... | <u>\$28,538 60</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|--------------------|--------------------|
| In force December 31, 1874..... | \$3,506,299 | \$57,063 66 |
| Written during the year..... | 2,496,125 | 37,670 96 |
| Total..... | \$6,002,424 | \$94,734 62 |
| Deduct those terminated..... | 2,392,145 | 35,712 43 |
| Net amount in force..... | <u>\$3,610,279</u> | <u>\$59,022 19</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$153,225 00 |
| Premiums received..... | 2,916 60 |
| Losses paid on risks taken..... | 1,598 44 |
| Losses incurred in Maine..... | 1,598 44 |
| Amount of taxes paid to the State of Maine on premiums..... | 26 36 |

WESTCHESTER FIRE INSURANCE COMPANY.

NEW ROCHELLE, N. Y.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1837.

GEO. J. PENFIELD, *President*.GEO. R. CRAWFORD, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$250,000 00 |
| Capital actually paid up in cash..... | 250,000 00 |

II. ASSETS.

| | |
|--|-------------|
| Real estate owned by the company, unincumbered..... | \$25,000 00 |
| Loans on bond and mortgage, (first liens)..... | 190,800 00 |
| Interest due on bond and mortgage loans..... | 5,043 27 |
| Stocks and bonds owned by the company, market value..... | 507,742 50 |
| Loans secured by collaterals..... | 12,350 00 |
| Cash in the company's principal office and in bank..... | 52,834 86 |
| Interest due and accrued on collateral loans..... | 530 22 |
| Gross premiums in due course of collection..... | 65,399 64 |

| | |
|--|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$859,700 49 |
|--|--------------|

III. LIABILITIES.

| | |
|---|--------------|
| Losses adjusted and unpaid | \$13,846 19 |
| Losses unadjusted, including all reported and supposed losses..... | 14,153 81 |
| Losses resisted, including interest, costs and expenses..... | 12,000 00 |
| Net amount of unpaid losses and claims..... | \$40,000 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$248,526 27 |
| Reinsurance pro rata on fire risks running more than one year..... | 140,687 50 |
| Amount required to safely reinsure all outstanding risks | 389,213 77 |
| Total amount of liabilities except capital stock and net surplus..... | \$429,213 77 |
| Capital actually paid up in cash..... | 250,000 00 |
| Surplus beyond capital..... | 180,486 72 |

| | |
|--|--------------|
| Aggregate of all liabilities, including stock and net surplus..... | \$859,700 49 |
|--|--------------|

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$838,920 90 |
| Deduct reinsurance, rebate and return premiums..... | 80,642 70 |
| Net cash received for premiums, (fire) | \$758,278 20 |
| Received for interest on bonds and mortgages..... | 13,419 60 |
| Received for interest and dividends from all other sources..... | 30,005 82 |
| Aggregate amount of income received in cash | <u>\$801,703 62</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Gross amount paid for losses..... | \$406,596 08 |
| Deduct salvage, reinsurance | 3,953 23 |
| Net amount paid for losses, (fire) | \$402,642 85 |
| Cash dividends actually paid | 22,889 34 |
| Paid for commissions or brokerage..... | 124,838 96 |
| Salaries and other charges of officers, clerks and other employees..... | 27,665 02 |
| Paid for State, national and local taxes..... | 16,823 92 |
| All other expenditures, viz: general expenses..... | 87,508 70 |
| Aggregate amount of expenditures in cash..... | <u>\$682,368 79</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$58,572,137 | \$694,724 88 |
| Written during the year..... | 75,979,251 | 838,920 90 |
| Total..... | \$134,551,388 | \$1,533,645 78 |
| Deduct those terminated..... | 61,999,754 | 782,085 87 |
| In force December 31, 1875..... | \$72,551,634 | \$751,559 91 |
| Deduct amount reinsured..... | 438,828 | 4,978 50 |
| Net amount in force | <u>\$72,112,806</u> | <u>\$746,581 41</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|----------------|
| Risks taken, (fire) | \$1,040,716 00 |
| Premiums received | 11,107 75 |
| Losses paid on risks taken..... | 7,789 20 |
| Losses incurred in Maine..... | 7,789 20 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>68 37</u> |

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

EDMOND DRIGGS, *President*.N. W. MESEROLE, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized | \$250,000 00 |
| Capital actually paid up in cash..... | 250,000 00 |

II. ASSETS.

| | |
|---|--------------|
| Real estate owned by the company, unincumbered..... | \$84,877 25 |
| Loans on bond and mortgage, (first liens) | 317,090 00 |
| Interest due and accrued on bond and mortgage loans..... | 3,911 77 |
| Stocks and bonds owned by the company, market value..... | 277,491 60 |
| Loans secured by collaterals..... | 60,250 00 |
| Cash in the company's principal office and in bank..... | 39,484 85 |
| Interest due and accrued on stocks not included in "market value"..... | 2,061 66 |
| Interest due and accrued on collateral loans | 922 06 |
| Gross premiums in due course of collection | 40,783 44 |
| All other property belonging to the company | 1,778 62 |
| Aggregate of all the admitted assets of the company at their actual value | \$828,151 25 |

III. LIABILITIES.

| | |
|--|--------------|
| Losses unadjusted, including all reported and supposed losses | \$10,854 58 |
| Losses resisted, including interest, costs and expenses | 3,200 00 |
| Net amount of unpaid losses and claims..... | \$14,054 58 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less | \$153,868 98 |
| Reinsurance pro rata on fire risks running more than one year | 27,430 97 |
| Amount required to safely reinsure all outstanding risks..... | 181,289 95 |
| Due and accrued for salaries, rent and other expenses..... | 2,583 33 |
| All other demands against the company, viz: commissions | 6,117 51 |
| Total amount of liabilities, except capital stock and net surplus..... | \$204,045 37 |
| Capital actually paid up in cash..... | 250,000 00 |
| Surplus beyond capital..... | 374,105 88 |
| Aggregate of all liabilities, including stock and net surplus..... | \$828,151 25 |

IV. INCOME DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Gross premiums received in cash..... | \$418,008 29 | |
| Deduct reinsurance, rebate and return premiums..... | 19,655 61 | |
| Net cash received for premiums, (fire) | | \$398,352 68 |
| Received for interest on bonds and mortgages..... | | 24,398 44 |
| Received for interest and dividends from all other sources | | 16,930 20 |
| Income from all other sources | | 1,192 68 |
| Aggregate amount of income received in cash..... | | <u>\$440,874 00</u> |

V. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|---|---------------------|-------------------|---------------------|
| Gross amount paid for losses..... | \$143,396 49 | \$1,193 70 | |
| Deduct salvage, reinsurance..... | 3,084 30 | - | |
| Net amount paid for losses..... | <u>\$140,312 19</u> | <u>\$1,193 70</u> | \$141,505 89 |
| Cash dividends actually paid..... | | | 50,018 00 |
| Paid for commissions or brokerage..... | | | 60,114 68 |
| Salaries and other charges of officers, clerks and other employees..... | | | 44,955 61 |
| Paid for State, national and local taxes..... | | | 7,636 82 |
| All other expenditures, viz: general expenses | | | 50,997 27 |
| Aggregate amount of expenditures in cash..... | | | <u>\$355,228 27</u> |

VI. MISCELLANEOUS.

| | RISKS AND PREMIUMS. | | | |
|-------------------------------|----------------------|---------------------|----------------------|------------------|
| | <i>Fire risks.</i> | <i>Premiums</i> | <i>Inland risks.</i> | <i>Premiums.</i> |
| In force December 31, 1874... | \$50,047,692 | \$397,048 54 | \$15,625 | \$781 25 |
| Written during the year..... | 51,305,241 | 417,023 88 | - | - |
| Total. | <u>\$101,352,933</u> | <u>\$814,072 42</u> | <u>\$15,625</u> | <u>\$781 25</u> |
| Deduct those terminated..... | 51,096,107 | 456,648 82 | 15,625 | 781 25 |
| In force December 31, 1875... | \$50,256,826 | \$357,423 60 | | |
| Deduct amount reinsured..... | 522,068 | 5,084 20 | | |
| Net amount in force..... | <u>\$49,734,758</u> | <u>\$352,339 40</u> | | |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$54,367 00 |
| Premiums received | 516 34 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>10 33</u> |

**MUTUAL FIRE AND FIRE-MARINE INSUR-
ANCE COMPANIES OF OTHER STATES.**

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
MUTUAL FIRE AND FIRE-MARINE INSURANCE COMPANIES OF
OTHER STATES, AUTHORIZED TO TRANSACT BUSINESS
IN THE STATE OF MAINE, SHOWING THEIR CONDI-
TION ON THE 31st DAY OF DECEMBER, 1875.**

HOLYOKE MUTUAL FIRE INSURANCE COMPANY.

SALEM, MASS.

INCORPORATED IN 1843. COMMENCED BUSINESS IN 1843.

AUGUSTUS STORY, *President.*

T. H. JOHNSON, *Secretary.*

I. ASSETS.

| | |
|--|---------------------|
| Real estate owned by the company, unincumbered..... | \$55,000 00 |
| Loans on bond and mortgage, (first liens)..... | 6,500 00 |
| Interest accrued on bond and mortgage loans..... | 77 77 |
| Stocks and bonds owned by the company, market value..... | 289,059 00 |
| Loans secured by collaterals..... | 11,500 00 |
| Cash in the company's principal office and in bank..... | 7,012 57 |
| Interest due and accrued on stocks not included in "market value"..... | 2,715 10 |
| Interest due and accrued on collateral loans..... | 33 33 |
| Gross premiums in due course of collection..... | 4,284 58 |
| All other property belonging to the company, viz: rents..... | 622 50 |
| Aggregate of all the admitted assets of the company at their actual value..... | <u>\$376,804 85</u> |

II. LIABILITIES.

| | |
|---|---------------------|
| Net amount of unpaid losses and claims, (unadjusted)..... | \$400 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$18,066 23 |
| Reinsurance pro rata on fire risks running more than one year..... | <u>151,289 64</u> |
| Amount required to safely reinsure all outstanding risks..... | 169,355 87 |
| All other demands against the company, viz: commissions, etc..... | <u>1,704 66</u> |
| Total amount of liabilities, except net surplus..... | \$171,460 53 |
| Net surplus..... | <u>205,344 32</u> |
| Aggregate of all liabilities, including net surplus..... | <u>\$376,804 85</u> |

III. INCOME DURING THE YEAR.

| | |
|---|-----------------|
| Gross premiums received in cash..... | \$96,987 97 |
| Deduct reinsurance, rebate and return premiums..... | <u>2,146 22</u> |
| Net cash received for premiums, (fire)..... | \$94,841 75 |

| | |
|---|---------------------|
| Received for interest on bonds and mortgages..... | \$459 50 |
| Received for interest and dividends from all other sources..... | 16,617 90 |
| Income from all other sources..... | 12,644 85 |
| Aggregate amount of income received in cash | <u>\$125,564 00</u> |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|--------------------|
| Net amount paid for losses, (fire) | \$43,237 63 |
| Cash dividends actually paid..... | 10,000 00 |
| Scrap redeemed in cash..... | 7,934 26 |
| Paid for commissions or brokerage..... | 14,860 28 |
| Salaries and other charges of officers, clerks and other employees | 7,393 00 |
| Paid for State, national and local taxes | 2,339 27 |
| All other expenditures | 1,923 26 |
| Aggregate amount of expenditures in cash | <u>\$87,687 70</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$22,620,374 | \$347,578 42 |
| Written during the year..... | 7,403,601 | 100,813 54 |
| Total | <u>\$30,023,975</u> | <u>\$448,391 96</u> |
| Deduct those terminated..... | 8,047,613 | 109,680 21 |
| Net amount in force | <u>\$21,976,362</u> | <u>\$338,711 75</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|---------------|
| Risks taken, (fire)..... | \$806,860 00 |
| Premiums received | 9,313 98 |
| Losses paid on risks taken..... | 2,665 08 |
| Losses incurred in Maine..... | 2,665 08 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>132 97</u> |

LYCOMING FIRE INSURANCE COMPANY.

MUNCY, PA.

INCORPORATED IN 1840. COMMENCED BUSINESS IN 1840.

WM. P. I. PAINTER, *President.*JAMES M. BOWMAN, *Secretary.*

I. ASSETS.

| | |
|--|-----------------------|
| Real estate owned by the company, unincumbered..... | \$50,000 00 |
| Loans on bond and mortgage, (first liens)..... | 7,837 00 |
| Interest accrued on bond and mortgage loans | 707 94 |
| Stocks and bonds owned by the company, market value | 20,500 00 |
| Cash in the company's principal office and in bank..... | 112,884 47 |
| Interest due and accrued on stocks not included in "market value"..... | 385 00 |
| Gross premiums in due course of collection | 89,772 34 |
| Bills receivable, not matured, taken for fire risks | 2,418 29 |
| Net assessments in process of collection..... | 74,435 08 |
| Net assessments due on premium notes..... | 141,804 79 |
| Premium notes..... | <u>\$4,908,627 28</u> |

| | |
|---|----------------------------|
| Aggregate of all the admitted assets of the company at their actual value | <u><u>\$500,744 91</u></u> |
|---|----------------------------|

UNADMITTED ASSETS.

| | |
|-----------------|--------------------------|
| Judgments | <u><u>\$5,324 73</u></u> |
|-----------------|--------------------------|

II. LIABILITIES.

| | |
|--|----------------------------|
| Losses adjusted and unpaid..... | \$53,703 57 |
| Losses unadjusted, including all reported and supposed losses..... | 66,083 44 |
| Losses resisted, including interest, costs and expenses..... | <u>28,869 94</u> |
| Net amount of unpaid losses and claims..... | \$148,656 96 |
| Amount required to safely reinsure all outstanding risks..... | 264,476 93 |
| All other demands against the company, viz : taxes | <u>5,415 74</u> |
| Total amount of liabilities, except net surplus..... | \$418,549 62 |
| Net surplus..... | <u><u>82,195 29</u></u> |
| Aggregate of all liabilities, including net surplus..... | <u><u>\$500,744 91</u></u> |

III. INCOME DURING THE YEAR.

| | |
|---|-------------------|
| Gross premiums received in cash..... | \$692,689 40 |
| Deduct reinsurance, rebate and return premiums..... | <u>118,378 67</u> |
| Net cash received for premiums, (fire)..... | \$579,310 73 |

| | |
|--|---------------------|
| Received for interest on bonds and mortgages..... | \$1,199 14 |
| Received for interest and dividends from all other sources..... | 1,027 53 |
| Income from all other sources, viz : assessments collected | 199,707 17 |
| Aggregate amount of income received in cash..... | <u>\$781,244 57</u> |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Gross amount paid for losses | \$562,163 13 |
| Deduct salvage, reinsurance..... | <u>4,971 01</u> |
| Net amount paid for losses, (fire)..... | \$557,192 12 |
| Paid for commissions or brokerage..... | 120,593 63 |
| Salaries and other charges of officers, clerks and other employees..... | 27,638 70 |
| Paid for State, national and local taxes | 6,577 93 |
| All other expenditures, viz : general expenses..... | <u>81,551 12</u> |
| Aggregate amount of expenditures in cash..... | <u>\$793,543 50</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$61,273,892 | \$796,339 98 |
| Written during the year..... | <u>54,944,865</u> | <u>574,932 21</u> |
| Total..... | \$116,218,757 | \$1,371,272 19 |
| Deduct those terminated..... | <u>51,021,992</u> | <u>636,212 28</u> |
| In force December 31, 1875..... | \$65,196,765 | \$735,059 91 |
| Deduct amount reinsured..... | <u>451,317</u> | <u>7,156 31</u> |
| Net amount in force..... | <u>\$64,745,448</u> | <u>\$727,903 60</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|--|--------------|
| Risks taken, (fire)..... | \$284,168 00 |
| Premiums received | 5,273 66 |
| Losses paid on risks taken..... | 2,500 00 |
| Losses incurred in Maine..... | 3,250 00 |
| Amount of taxes paid to the State of Maine on premiums | <u>55 47</u> |

MECHANICS' MUTUAL INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

ALFRED BICKNELL, *President.*JOSEPH S. PARSONS, *Secretary.*

I. ASSETS.

| | |
|--|---------------------|
| Loans on bond and mortgage, (first liens)..... | \$87,921 00 |
| Interest due and accrued on bond and mortgage loans..... | 1,555 37 |
| Stocks and bonds owned by the company, market value..... | 54,675 00 |
| Cash in the company's principal office and in bank..... | 64,162 59 |
| Interest due and accrued on stocks not included in "market value"..... | 891 67 |
| Interest due and accrued on collateral loans..... | 298 26 |
| Gross premiums in due course of collection..... | 3,796 38 |
| Aggregate of all the admitted assets of the company at their actual value..... | <u>\$213,300 27</u> |

II. LIABILITIES.

| | |
|---|---------------------|
| Amount required to safely reinsure all outstanding risks, (fire)..... | \$17,605 47 |
| Due and accrued for rent..... | 700 00 |
| Total amount of liabilities, except net surplus..... | <u>\$18,305 47</u> |
| Net surplus..... | 194,994 80 |
| Aggregate of all liabilities, including net surplus..... | <u>\$213,300 27</u> |

III. INCOME DURING THE YEAR.

| | |
|---|--------------------|
| Gross premiums received in cash..... | \$19,743 03 |
| Deduct reinsurance, rebate and return premiums..... | 10 50 |
| Net cash received for premiums, (fire)..... | <u>\$19,732 53</u> |
| Received for interest on bonds and mortgages..... | 726 91 |
| Received for interest and dividends from all other sources..... | 3,706 99 |
| Income from all other sources..... | 1,303 41 |
| Aggregate amount of income received in cash..... | <u>\$25,469 84</u> |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------------|
| Net amount paid for losses, (fire)..... | \$564 25 |
| Paid for commissions or brokerage..... | 1,212 63 |
| Salaries and other charges of officers, clerks and other employees..... | 3,871 64 |
| Paid for State, national and local taxes..... | 402 78 |
| All other expenditures, viz: general expenses..... | 5,387 20 |
| Aggregate amount of expenditures in cash..... | <u>\$11,438 50</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------|--------------------|------------------|
| Net amount in force | \$1,676,626 | \$23,456 58 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---------------------------------|-------------|
| Risks taken, (fire) | \$14,900 00 |
| Premiums received | 169 75 |
| Losses paid on risks taken..... | 273 00 |
| Losses incurred in Maine..... | 273 00 |

MILLVILLE MUTUAL MARINE AND FIRE INS. CO.

MILLVILLE, N. J.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1867.

NATHANIEL STRATTON, *President.*F. L. MULFORD, *Secretary.*

I. ASSETS.

| | |
|---|-----------------------|
| Real estate owned by the company, unincumbered..... | \$16,000 00 |
| Loans on bond and mortgage, (first liens) | 4,000 00 |
| Interest due on bond and mortgage loans..... | 266 88 |
| Stocks and bonds owned by the company, market value | 35,100 00 |
| Loans secured by collaterals | 10,000 00 |
| Cash in the company's principal office and in bank..... | 31,002 29 |
| Interest due and accrued on stocks not included in "market value" | 1,275 12 |
| Interest due and accrued on collateral loans..... | 525 00 |
| Gross premiums in due course of collection..... | 44,920 73 |
| Bills receivable, not matured, taken for marine and inland risks | 87,004 31 |
| All other property belonging to the company..... | 7,793 00 |
| Premium notes | <u>\$1,137,825 60</u> |

| | |
|---|---------------------|
| Aggregate of all the admitted assets of the company at their actual value | <u>\$237,887 33</u> |
|---|---------------------|

UNADMITTED ASSETS.

| | |
|------------------------|-------------------|
| Office furniture | \$1,200 00 |
| Bills receivable..... | 973 40 |
| Total..... | <u>\$2,173 40</u> |

II. LIABILITIES.

| | | |
|---|-------------|---------------------|
| Losses adjusted and unpaid..... | \$2,500 00 | |
| Losses unadjusted, including all reported and supposed losses | 12,854 00 | |
| Losses resisted, including interest, costs and expenses..... | 5,000 00 | |
| Net amount of unpaid losses and claims..... | | \$20,354 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$37,860 00 | |
| Reinsurance pro rata on fire risks running more than one year | 36,700 00 | |
| Gross premiums received on all unexpired marine risks.... | 82,881 00 | |
| Amount required to safely reinsure all outstanding risks..... | | 157,441 00 |
| Amount reclaimable on perpetual fire policies..... | | 908 10 |
| Due and accrued for salaries, rent and other expenses..... | | 474 00 |
| All other demands against the company, viz : commissions..... | | 2,184 39 |
| Total amount of liabilities, except net surplus..... | | \$181,361 49 |
| Net surplus..... | | 56,525 84 |
| Aggregate of all liabilities, including net surplus | | <u>\$237,887 33</u> |

III. INCOME DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|--|--------------------|-------------------------------|---------------------|
| Gross premiums received in cash..... | \$139,624 15 | \$153,262 74 | |
| Deduct reinsurance, rebate and return premiums..... | 47,594 98 | 46,925 33 | |
| Net cash received for premiums..... | <u>\$92,029 17</u> | <u>\$106,337 41</u> | \$198,366 58 |
| Received for interest and dividends from all sources | | | 3,702 66 |
| Income from all other sources, viz: rents..... | | | 412 50 |
| Aggregate amount of income received in cash | | | <u>\$202,481 74</u> |

IV. EXPENDITURES DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|---|--------------------|-------------------------------|---------------------|
| Gross amount paid for losses..... | \$81,945 93 | \$79,337 51 | |
| Deduct salvage, reinsurance..... | - | 4,500 00 | |
| Net amount paid for losses..... | <u>\$81,945 93</u> | <u>\$74,837 51</u> | \$156,783 44 |
| Paid for commissions or brokerage..... | | | 20,985 90 |
| Salaries and other charges of officers, clerks and other expenses | | | 18,209 86 |
| Aggregate amount of expenditures in cash..... | | | <u>\$195,979 20</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Marine and Inland risks.</i> | <i>Premiums.</i> |
|-------------------------------|--------------------|------------------|-------------------------------------|------------------|
| In force December 31, 1874... | \$8,773,584 | \$127,421 00 | \$1,266,762 | \$91,493 43 |
| Written during the year..... | 8,286,358 | 139,624 25 | 2,585,283 | 153,262 74 |
| Total | \$17,059,942 | \$267,045 25 | \$3,852,045 | \$244,756 17 |
| Deduct those terminated | 4,798,556 | 88,604 91 | 2,210,977 | 122,514 67 |
| In force December 31, 1875... | \$12,261,386 | \$178,440 34 | \$1,641,068 | \$122,241 50 |
| Deduct amount reinsured | 2,320,398 | 40,644 24 | 446,491 | 39,360 50 |
| Net amount in force..... | \$9,940,988 | \$137,796 10 | \$1,194,577 | \$82,881 00 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | <i>Fire.</i> | <i>Marine.</i> | <i>Aggregate.</i> |
|---|--------------|----------------|-------------------|
| Risks taken..... | \$301,302 00 | \$514,267 00 | \$815,569 00 |
| Premiums received..... | 4,519 53 | 45,466 11 | 49,985 64 |
| Losses paid on risks taken..... | 600 00 | 40,828 71 | 41,428 71 |
| Losses incurred in Maine..... | | | 44,717 80 |
| Amount of taxes paid to the State of Maine on premiums..... | | | 171 14 |

QUINCY MUTUAL FIRE INSURANCE COMPANY.

QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

ISRAEL W. MUNROE, *President.*CHAS. A. HOWLAND, *Secretary.*

I. ASSETS.

| | |
|--|------------|
| Real estate owned by the company, unincumbered..... | \$8,500 00 |
| Loans on bond and mortgage, (first liens) .. | 44,050 00 |
| Interest due and accrued on bond and mortgage loans..... | 996 68 |
| Stocks and bonds owned by the company, market value..... | 181,606 00 |
| Loans secured by collaterals | 40,000 00 |
| Cash in the company's principal office and in bank..... | 31,107 90 |
| Interest due and accrued on stocks not included in "market value"..... | 5,339 20 |
| Interest due and accrued on collateral loans..... | 1,104 75 |

INSURANCE COMPANIES OF OTHER STATES.

201

| | |
|---|---------------------|
| Gross premiums in due course of collection | \$13,076 93 |
| All other property belonging to the company, viz : rents | 200 00 |
| Aggregate of all the admitted assets of the company at their actual value | <u>\$325,981 46</u> |

UNADMITTED ASSETS.

| | |
|----------------------------------|-----------------|
| Loan on personal security, | <u>\$210 73</u> |
|----------------------------------|-----------------|

II. LIABILITIES.

| | |
|--|---------------------|
| Net amount of unpaid losses and claims, (unadjusted) | \$239 00 |
| Amount required to safely reinsure all outstanding risks | 207,515 32 |
| Cash dividends to stockholders remaining unpaid | 750 00 |
| Due and accrued for salaries, rent and other expenses | 700 98 |
| All other demands against the company* | 153 93 |
| Total amount of liabilities, except net surplus | <u>\$209,359 23</u> |
| Net surplus | 116,622 23 |
| Aggregate of all liabilities, including net surplus | <u>\$325,981 46</u> |

III. INCOME DURING THE YEAR.

| | |
|--|---------------------|
| Net cash received for premiums, (fire) | \$106,374 40 |
| Received for interest on bonds and mortgages | 3,156 64 |
| Received for interest and dividends from all other sources | 14,289 53 |
| Income from all other sources, viz : rents | 567 85 |
| Aggregate amount of income received in cash | <u>\$124,388 42</u> |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|--------------------|
| Net amount paid for losses, (fire) | \$41,612 18 |
| Cash dividends actually paid | 22,489 96 |
| Paid for commissions or brokerage | 16,058 21 |
| Salaries and other charges of officers, clerks and other employees | 9,465 80 |
| Paid for State, national and local taxes | 1,343 39 |
| All other expenditures | 2,913 74 |
| Aggregate amount of expenditures in cash | <u>\$93,883 28</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | Fire risks. | Premiums. |
|----------------------------------|---------------------|----------------------|
| In force December 31, 1874 | \$26,207,101 | \$415,521 93 |
| Written during the year | 7,147,335 | 106,374 40 |
| Total | <u>\$33,354,436</u> | <u>\$521,896 33</u> |
| Deduct those terminated | 7,215,743 | 106,675 69 |
| Net amount in force | <u>\$26,138,693</u> | <u>\$415,220 *64</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|-------------|
| Risks taken, (fire) | \$94,900 00 |
| Premiums received | 1,587 36 |
| Losses paid on risks taken..... | 129 33 |
| Losses incurred in Maine..... | 129 33 |
| Amount of taxes paid to the State of Maine on premiums..... | 29 16 |

SUFFOLK MUTUAL INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

GEORGE GOULD, *President*EDWARD WALLEY, *Secretary*.

I. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage, (first liens) | \$28,500 00 |
| Interest accrued on bond and mortgage loans..... | 437 50 |
| Stocks and bonds owned by the company, market value..... | 138,902 50 |
| Loans secured by collaterals..... | 30,000 00 |
| Cash in the company's principal office and in bank..... | 9,729 04 |
| Interest due and accrued on collateral loans and deposits..... | 2,470 29 |
| Gross premiums in due course of collection..... | 4,049 31 |
| Aggregate of all the admitted assets of the company at their actual value..... | \$214,088 64 |

II. LIABILITIES.

| | |
|---|--------------|
| Net amount of unpaid losses and claims, (unadjusted) | \$4,000 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$1,246 49 |
| Reinsurance pro rata on fire risks running more than one year | 10,067 25 |
| Amount required to safely reinsure all outstanding risks | 11,313 74 |
| All other demands against the company..... | 461 48 |
| Total amount of liabilities, except net surplus..... | \$15,775 22 |
| Net surplus..... | 198,313 42 |
| Aggregate of all liabilities, including net surplus..... | \$214,088 64 |

III. INCOME DURING THE YEAR.

| | | |
|---|-------------|--------------------|
| Gross premiums received in cash..... | \$11,807 45 | |
| Deduct reinsurance, rebate and return premiums..... | 217 48 | |
| Net cash received for premiums, (fire)..... | | \$11,589 97 |
| Received for interest and dividends from all sources..... | | 2,608 89 |
| Income from all other sources..... | | 259 38 |
| Aggregate amount of income received in cash..... | | <u>\$14,458 24</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|---|----------|-------------------|
| Net amount paid for losses, (fire)..... | \$356 21 | |
| Paid for commissions or brokerage..... | 815 00 | |
| Salaries and other charges of officers, clerks and other employees..... | 3,461 28 | |
| Paid for State, national and local taxes..... | 30 55 | |
| All other expenditures, viz: general expenses..... | 3,432 04 | |
| Aggregate amount of expenditures in cash..... | | <u>\$8,095 08</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|------------------------------|--------------------|--------------------|
| Written during the year..... | \$1,106,493 | \$15,856 76 |
| Deduct those terminated..... | 46,500 | 278 48 |
| Net amount in force..... | <u>\$1,059,993</u> | <u>\$15,578 28</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|-------------|
| Risks taken, (fire)..... | \$10,800 00 |
| Premiums received..... | 122 25 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>2 44</u> |

INSURANCE COMPANIES OF FOREIGN COUNTRIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
UNITED STATES BRANCHES OF INSURANCE COMPANIES OF
FOREIGN COUNTRIES, SHOWING THEIR CONDITION
ON THE 31st DAY OF DECEMBER, 1875.

BRITISH AMERICA ASSURANCE COMPANY.

TORONTO, CANADA.

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1833.

P. PATERSON, *Governor.*

FRED A. BALL, *Manager.*

CAPITAL.

| | |
|---------------------------------------|-------------------|
| Capital authorized..... | \$400,000 00 |
| Capital actually paid up in cash..... | <u>369,820 00</u> |

UNITED STATES BRANCH.

I. ASSETS IN U. S.

| | |
|--|---------------------|
| Stocks and bonds owned by the company, market value..... | \$357,625 00 |
| Cash in the company's principal office and in bank | 83,580 18 |
| Interest due and accrued on stocks not included in "market value"..... | 7,950 00 |
| Gross premiums in due course of collection | 18,771 53 |
| Bills receivable, not matured, taken for marine and inland risks..... | <u>2,811 31</u> |
| Aggregate of all the admitted assets at their actual value..... | <u>\$470,738 02</u> |

II. LIABILITIES IN U. S.

| | |
|---|---------------------|
| Losses unadjusted, including all reported and supposed losses..... | \$17,505 49 |
| Losses resisted, including interest, costs and expenses..... | <u>3,854 25</u> |
| Net amount of unpaid losses and claims..... | \$21,359 74 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$105,744 43 |
| Reinsurance pro rata on fire risks running more than one year..... | 7,050 55 |
| Reinsurance at 50 per cent. of premiums on inland risks .. | <u>3,247 76</u> |
| Amount required to safely reinsure all outstanding risks..... | 116,042 74 |
| All other demands against the company, viz : commissions..... | <u>3,096 85</u> |
| Aggregate of all liabilities | <u>\$140,499 33</u> |

III. INCOME IN U. S. DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|--|--------------|----------------|--------------|
| Gross premiums received in cash | \$278,655 56 | \$28,742 79 | |
| Deduct reinsurance, rebate and return premiums..... | 25,816 36 | 4,831 59 | |
| Net cash received for premiums..... | \$252,839 20 | \$23,911 20 | \$276,750 40 |
| Bills and notes received for premiums remaining unpaid... | | \$2,811 31 | |
| Received for interest and dividends from all sources | | | 8,924 76 |
| Aggregate amount of income received in cash..... | | | \$285,675 16 |

IV. EXPENDITURES IN U. S. DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|---|--------------|----------------|--------------|
| Gross amount paid for losses.. | \$58,210 71 | \$25,140 95 | |
| Deduct salvage, reinsurance..... | - | 157 50 | |
| Net amount paid for losses..... | \$58,210 71 | \$24,983 45 | \$83,194 16 |
| Paid for commissions or brokerage..... | | | 50,158 62 |
| Salaries and other charges of officers, clerks and other employees..... | | | 22,950 67 |
| Paid for State, national and local taxes..... | | | 2,986 82 |
| Aggregate amount of expenditures in cash..... | | | \$159,290 27 |

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Inland risks.</i> | <i>Premiums.</i> |
|-------------------------------|--------------------|------------------|----------------------|------------------|
| In force December 31, 1874... | \$6,970,937 | \$92,136 69 | \$102,500 | \$4,462 19 |
| Written during the year | 22,438,012 | 254,418 01 | 2,722,850 | 27,475 34 |
| Total | \$29,408,949 | \$346,554 70 | \$2,825,350 | \$31,937 53 |
| Deduct those terminated..... | 13,495,628 | 120,964 74 | 2,525,250 | 25,442 00 |
| In force December 31, 1875... | \$15,913,321 | \$225,589 96 | \$300,100 | \$6,495 53 |
| Deduct amount reinsured.... | 98,450 | 1,324 54 | - | - |
| Net amount in force..... | \$15,814,871 | \$224,265 42 | \$300,100 | \$6,495 53 |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|-------------|
| Risks taken, (fire)..... | \$44,200 00 |
| Premiums received..... | 599 21 |
| Amount of taxes paid to the State of Maine on premiums..... | 11 98 |

COMMERCIAL UNION ASSURANCE COMPANY.
LONDON, ENGLAND.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

WILLIAM LEASK, *Chairman.*

S. STANLEY BROWN, *Secretary.*

CAPITAL.

| | |
|--|-----------------|
| Capital authorized..... | \$12,500,000 00 |
| Capital actually paid up in cash. | 1,250,000 00 |

UNITED STATES BRANCH.

OFFICE, EQUITABLE BUILDING, NEW YORK.

ELIJAH ALLIGER, *General Agent.*

I. ASSETS IN U. S.

| | |
|--|--------------|
| Stocks and bonds owned by the company, market value..... | \$634,000 00 |
| Cash in the company's principal office and in bank..... | 23,169 03 |
| Interest due and accrued on stocks not included in "market value"..... | 12,313 32 |
| Gross premiums in due course of collection..... | 112,526 14 |
| Bills receivable, not matured, taken for fire risks | 8,585 00 |
| Aggregate of all the admitted assets at their actual value | \$790,593 49 |

II. LIABILITIES IN U. S.

| | |
|--|--------------|
| Losses adjusted and unpaid..... | \$6,239 36 |
| Losses unadjusted, including all reported and supposed losses..... | 32,280 28 |
| Losses resisted, including interest, costs and expenses..... | 3,390 60 |
| Net amount of unpaid losses and claims..... | \$41,910 24 |
| Reinsurance at 50 per cent. of premiums on fire risks run- ning one year or less..... | \$305,842 78 |
| Reinsurance pro rata on fire risks running more than one year..... | 69,996 16 |
| Amount required to safely reinsure all outstanding risks..... | 375,838 94 |
| All other demands against the company..... | 13,238 08 |
| Aggregate of all liabilities..... | \$430,987 76 |

III. INCOME IN U. S. DURING THE YEAR.

| | | |
|---|--------------|---------------------|
| Gross premiums received in cash | \$912,585 10 | |
| Deduct reinsurance, rebate and return premiums..... | 145,030 12 | |
| Net cash received for premiums, (fire) | | \$767,554 98 |
| Aggregate amount of income received in cash..... | | <u>\$767,554 98</u> |

IV. EXPENDITURES IN U. S. DURING THE YEAR.

| | | |
|---|--------------|---------------------|
| Gross amount paid for losses..... | \$326,225 76 | |
| Deduct salvage, reinsurance..... | 3,872 65 | |
| Net amount paid for losses, (fire)..... | | \$322,353 11 |
| Paid for commissions or brokerage..... | | 115,133 23 |
| Salaries and other charges of officers, clerks and other employees..... | | 37,972 18 |
| Paid for State, national and local taxes | | 19,304 25 |
| All other expenditures, viz : general expenses..... | | 30,292 93 |
| Aggregate amount of expenditures in cash | | <u>\$523,055 70</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$48,428,112 | \$639,510 86 |
| Written during the year..... | 71,577,044 | 912,585 10 |
| Total..... | \$120,005,156 | \$1,552,095 96 |
| Deduct those terminated..... | 59,200,787 | 780,007 15 |
| In force December 31, 1875..... | \$60,804,369 | \$772,088 81 |
| Deduct amount reinsured | 3,623,532 | 29,362 47 |
| Net amount in force..... | <u>\$57,180,837</u> | <u>\$742,726 34</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|---------------|
| Risks taken, (fire) | \$669,600 00 |
| Premiums received | 10,284 10 |
| Losses paid on risks taken..... | 2,399 65 |
| Losses incurred in Maine..... | 55 43 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>157 68</u> |

HAMBURG-BREMEN FIRE INSURANCE COMPANY.**HAMBURG.**

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1855.

WILLIAM GOSSLER, *President.* **ALFRED KLANHOLD, *Managing Director.*****CAPITAL.**

| | |
|---------------------------------------|-------------------|
| Capital authorised..... | \$1,617,000 00 |
| Capital actually paid up in cash..... | <u>323,400 00</u> |

UNITED STATES BRANCH.

OFFICE, NO. 178 BROADWAY, . . . NEW YORK.

S. V. DORRIEN, *Manager.***I. ASSETS IN U. S.**

| | |
|---|---------------------|
| Stocks and bonds owned by the company, market value..... | \$518,478 75 |
| Cash in the company's principal office and in bank..... | 63,900 86 |
| Gross premiums in due course of collection..... | <u>31,775 94</u> |
| Aggregate of all the admitted assets at their actual value..... | <u>\$614,155 55</u> |

II. LIABILITIES IN U. S.

| | |
|---|---------------------|
| Net amount of unpaid losses and claims, (unadjusted)..... | \$12,080 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$155,712 39 |
| Reinsurance pro rata on fire risks running more than one year..... | <u>16,628 03</u> |
| Amount required to safely reinsure all outstanding risks | 172,340 42 |
| All other demands against the company..... | <u>951 50</u> |
| Aggregate of all liabilities..... | <u>\$185,371 92</u> |

III. INCOME IN U. S. DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$417,594 83 |
| Deduct reinsurance, rebate and return premiums..... | <u>50,104 22</u> |
| Net cash received for premiums, (fire)..... | \$367,490 61 |
| Received for interest on bonds and mortgages..... | <u>19,306 53</u> |
| Aggregate amount of income received in cash..... | <u>\$386,797 14</u> |

IV. EXPENDITURES IN U. S. DURING THE YEAR.

| | |
|--|---------------------|
| Net amount paid for losses, (fire) | \$97,863 67 |
| Paid for commissions or brokerage | 69,881 33 |
| Salaries and other charges of officers, clerks and other employees | 11,400 00 |
| Paid for State, national and local taxes | 5,018 36 |
| All other expenditures, viz: general expenses | 18,624 98 |
| Aggregate amount of expenditures in cash | <u>\$202,788 34</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|----------------------------------|---------------------|---------------------|
| In force December 31, 1874 | \$28,746,730 | \$326,093 27 |
| Written during the year | 39,549,808 | 416,065 90 |
| Total | <u>\$68,296,538</u> | <u>\$742,159 17</u> |
| Deduct those terminated | 39,527,429 | 412,641 28 |
| In force December 31, 1875 | \$28,769,109 | \$329,517 89 |
| Deduct amount reinsured | 382,500 | 1,465 07 |
| Net amount in force | <u>\$28,386,609</u> | <u>\$328,052 82</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|--|--------------|
| Risks taken, (fire) | \$70,150 00 |
| Premiums received | 757 25 |
| Losses paid on risks taken | 50 00 |
| Losses incurred in Maine | 1,550 00 |
| Amount of taxes paid to the State of Maine on premiums | <u>14 15</u> |

LANCASHIRE INSURANCE COMPANY.
MANCHESTER, ENGLAND.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

JOHN TODD, *Chairman.*

GEORGE STEWART, *General Manager.*

CAPITAL

Capital actually paid up in cash..... \$780,700 00

UNITED STATES BRANCH.

OFFICE, No. 187 BROADWAY, . . . NEW YORK.

HENRY ROBERTSON, *Manager.*

I. ASSETS IN U. S.

| | |
|---|---------------------|
| Stocks and bonds owned by the company, market value..... | \$469,250 00 |
| Cash in the company's principal office and in bank..... | 2,623 53 |
| Gross premiums in due course of collection | \$7,689 08 |
| | <u> </u> |
| Aggregate of all the admitted assets at their actual value..... | <u>\$509,562 61</u> |

II. LIABILITIES IN U. S.

| | |
|---|---------------------|
| Losses adjusted and unpaid..... | \$17,663 83 |
| Losses unadjusted, including all reported and supposed losses..... | 12,671 65 |
| Losses resisted, including interest, costs and expenses | 1,500 00 |
| | <u> </u> |
| Net amount of unpaid losses and claims..... | \$31,835 48 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$193,185 62 |
| Reinsurance pro rata on fire risks running more than one year | 51,264 79 |
| | <u> </u> |
| Amount required to safely reinsure all outstanding risks..... | 244,450 41 |
| All other demands against the company..... | 6,000 00 |
| | <u> </u> |
| Aggregate of all liabilities..... | <u>\$282,285 89</u> |

III. INCOME IN U. S. DURING THE YEAR.

| | |
|---|----------------------------|
| Gross premiums received in cash..... | \$681,029 13 |
| Deduct reinsurance, rebate and return premiums..... | 115,216 48 |
| Net cash received for premiums, (fire) | <u>\$565,812 65</u> |
| Aggregate amount of income received in cash..... | <u><u>\$565,812 65</u></u> |

IV. EXPENDITURES IN U. S. DURING THE YEAR.

| | |
|---|----------------------------|
| Net amount paid for losses, (fire) | \$325,022 47 |
| Paid for commissions or brokerage..... | 104,515 45 |
| Salaries and other charges of officers, clerks and other employees..... | 34,414 81 |
| Paid for State, national and local taxes..... | 11,008 72 |
| Aggregate amount of expenditures in cash..... | <u><u>\$474,961 45</u></u> |

V. MISCELLANEOUS

RISKS AND PREMIUMS. IN U. S.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|----------------------------|----------------------------|
| In force December 31, 1874..... | \$39,712,121 | \$470,724 80 |
| Written during the year..... | 57,246,492 | 681,029 13 |
| Total..... | <u>\$96,958,613</u> | <u>\$1,151,753 93</u> |
| Deduct those terminated..... | 58,012,649 | 681,385 80 |
| Net amount in force..... | <u><u>\$38,945,964</u></u> | <u><u>\$470,398 13</u></u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|---------------------|
| Risks taken, (fire) | \$102,525 00 |
| Premiums received | 1,442 12 |
| Amount of taxes paid to the State of Maine on premiums..... | <u><u>28 84</u></u> |

LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.

LIVERPOOL, ENGLAND.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1836.

THOMAS BROCKLEBANK, *President*.HENRY THOMSON, *Secretary*.

CAPITAL.

| | |
|---------------------------------------|-----------------|
| Capital authorized..... | \$10,000,000 00 |
| Capital actually paid up in cash..... | 1,228,200 00 |

UNITED STATES BRANCH.

OFFICE, NO. 45 WILLIAM STREET, . . . NEW YORK.

J. E. PULSFORD, *Resident Secretary*.ARTHUR PELL, *Assistant Secretary*.

I. ASSETS IN U. S.

| | |
|--|-----------------------|
| Real estate owned by the company, unincumbered..... | \$460,000 00 |
| Loans on bond and mortgage, (first liens)..... | 1,146,400 00 |
| Stocks and bonds owned by the company, market value..... | 1,623,418 78 |
| Loans secured by collaterals..... | 2,223 65 |
| Cash in the company's principal office and in bank..... | 264,449 54 |
| Interest due and accrued on stocks not included in "market value"..... | 25,590 29 |
| Gross premiums in due course of collection..... | 289,929 55 |
| Bills receivable, not matured, taken for fire risks..... | 7,804 30 |
| All other property belonging to the company, vis: rents..... | 4,500 00 |
| Aggregate of all the admitted assets at their actual value..... | <u>\$3,824,316 08</u> |

II. LIABILITIES IN U. S.

| | |
|---|---------------------|
| Losses unadjusted, including all reported and supposed losses..... | \$140,905 23 |
| Losses resisted, including interest, costs and expenses..... | 75,346 39 |
| Total gross amount of claims for losses..... | <u>\$216,251 62</u> |
| Deduct reinsurance thereon..... | <u>3,227 00</u> |
| Net amount of unpaid losses and claims..... | \$213,024 62 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$1,008,541 78 |
| Reinsurance pro rata on fire risks running more than one year..... | <u>237,707 50</u> |
| Amount required to safely reinsure all outstanding risks..... | 1,246,249 28 |

| | |
|--|-----------------------|
| Amount reclaimable on perpetual fire policies..... | \$294,293 64 |
| Reinsurance fund and other liabilities, except capital, under the Life Insurance Department..... | 115,643 47 |
| All other demands against the company, viz: commissions..... | 57,985 91 |
| Aggregate of all liabilities..... | <u>\$1,927,196 92</u> |

III. INCOME IN U. S. DURING THE YEAR.

| | |
|---|-----------------------|
| Gross premiums received in cash..... | \$2,670,852 17 |
| Deduct reinsurance, rebate and return premiums..... | 342,712 26 |
| Net cash received for premiums, (fire)..... | <u>\$2,328,139 91</u> |
| Received for interest on bonds and mortgages..... | 43,510 59 |
| Received for interest and dividends from all other sources..... | 85,671 24 |
| Income from all other sources..... | 64,066 05 |
| Aggregate amount of income received in cash..... | <u>\$2,521,387 79</u> |

IV. EXPENDITURES IN U. S. DURING THE YEAR.

| | |
|---|-----------------------|
| Gross amount paid for losses..... | \$955,410 37 |
| Deduct salvage, reinsurance..... | 26,094 20 |
| Net amount paid for losses, (fire)..... | <u>\$929,316 17</u> |
| Paid for commissions or brokerage..... | 308,093 06 |
| Salaries and other charges of officers, clerks and other employees..... | 253,016 39 |
| Paid for State, national and local taxes..... | 45,071 87 |
| Life expenditures..... | 13,405 86 |
| All other expenditures, viz: general expenses..... | 124,999 40 |
| Aggregate amount of expenditures in cash..... | <u>\$1,673,902 75</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|----------------------|-----------------------|
| In force December 31, 1874..... | \$195,072,604 | \$2,530,341 72 |
| Written during the year..... | 288,098,073 | 2,670,852 17 |
| Total..... | <u>\$483,170,677</u> | <u>\$5,201,193 89</u> |
| Deduct those terminated..... | 269,831 507 | 2,729,828 05 |
| In force December 31, 1875..... | <u>\$213,339,170</u> | <u>\$2,471,365 84</u> |
| Deduct amount reinsured..... | 10,745,930 | 101,635 89 |
| Net amount in force..... | <u>\$202,593,240</u> | <u>\$2,369,729 95</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|----------------|
| Risks taken, (fire)..... | \$2,311,338 00 |
| Premiums received..... | 29,109 05 |
| Losses paid on risks taken..... | 10,074 67 |
| Losses incurred in Maine..... | 11,774 67 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>380 69</u> |

LONDON ASSURANCE CORPORATION.

LONDON, ENGLAND.

INCORPORATED IN 1720. COMMENCED BUSINESS IN 1720.

ROBERT GILLESPIE, *Governor*.JOHN P. LAURENCE, *Secretary*.

CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital actually paid up in cash..... | \$2,241,375 00 |
|---------------------------------------|----------------|

UNITED STATES BRANCH.

OFFICE, NO. 83 WALL STREET, . . . NEW YORK.

FRAME, HARE AND LOCKWOOD, *Managers*.

I. ASSETS IN U. S.

| | |
|--|---------------------|
| Loans on bond and mortgage, (first liens)..... | \$7,044 51 |
| Stocks and bonds owned by the company, market value..... | 775,925 00 |
| Cash in the company's principal office and in bank..... | 54,898 29 |
| Aggregate of all the admitted assets at their actual value | <u>\$837,867 80</u> |

II. LIABILITIES IN U. S.

| | |
|---|---------------------|
| Net amount of unpaid losses and claims..... | \$8,400 00 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$147,271 87 |
| Reinsurance pro rata on fire risks running more than one year..... | 84,338 59 |
| Amount required to safely reinsure all outstanding risks | <u>231,610 46</u> |
| Aggregate of all liabilities | <u>\$240,010 46</u> |

III. INCOME IN U. S. DURING THE YEAR.

| | |
|--|---------------------|
| Gross premiums received in cash..... | \$462,503 21 |
| Deduct reinsurance, rebate and return premiums..... | 83,374 20 |
| Net cash received for premiums, (fire) | <u>\$379,129 01</u> |
| Received for interest and dividends from all sources | 16,968 23 |
| Aggregate amount of income received in cash | <u>\$396,097 24</u> |

IV. EXPENDITURES IN U. S. DURING THE YEAR.

| | |
|---|---------------------|
| Gross amount paid for losses..... | \$106,504 18 |
| Deduct salvage, reinsurance | 399 98 |
| Net amount paid for losses, (fire) | \$106,104 20 |
| Paid for commissions or brokerage..... | 45,737 68 |
| Salaries and other charges of officers, clerks and other employees..... | 28,029 65 |
| Paid for State, national and local taxes..... | 17,162 75 |
| All other expenditures, viz: general expenses..... | 35,460 40 |
| Aggregate amount of expenditures in cash..... | <u>\$232,494 68</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$42,093,017 | \$468,994 18 |
| Written during the year..... | 50,062,489 | 379,129 01 |
| Total..... | <u>\$92,155,506</u> | <u>\$848,123 19</u> |
| Deduct those terminated | 49,240,916 | 398,147 78 |
| Net amount in force..... | <u>\$42,914,590</u> | <u>\$449,975 41</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|---------------|
| Risks taken, (fire)..... | \$518,017 00 |
| Premiums received..... | 6,276 31 |
| Losses paid on risks taken..... | 1,055 72 |
| Losses incurred in Maine..... | 1,055 72 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>104 41</u> |

NORTH BRITISH AND MERCANTILE INSURANCE CO.

LONDON AND EDINBURGH, G. B.

INCORPORATED IN 1809. COMMENCED BUSINESS IN 1809.

G. H. BURNETT, *Manager*.F. W. LANCE, *Secretary*.

CAPITAL.

| | |
|---------------------------------------|---------------------|
| Capital authorized..... | \$10,000,000 00 |
| Capital actually paid up in cash..... | <u>1,250,000 00</u> |

UNITED STATES BRANCH.

OFFICE, No. 54 WILLIAM STREET, . . . NEW YORK.

CHARLES E. WHITE, *Manager*.

I. ASSETS IN U. S.

| | |
|---|-----------------------|
| Stocks and bonds owned by the company, market value..... | \$1,467,318 00 |
| Cash in the company's principal office and in bank | 188,886 21 |
| Gross premiums in due course of collection | 61,647 13 |
| Bills receivable, not matured, taken for fire risks | <u>1,211 06</u> |
| Aggregate of all the admitted assets at their actual value..... | <u>\$1,719,062 40</u> |

II. LIABILITIES IN U. S.

| | |
|---|---------------------|
| Losses adjusted and unpaid..... | \$9,092 94 |
| Losses unadjusted, including all reported and supposed losses..... | 66,912 00 |
| Losses resisted, including interest, costs and expenses..... | <u>33,520 81</u> |
| Net amount of unpaid losses and claims..... | \$109,525 75 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$599,247 00 |
| Reinsurance pro rata on fire risks running more than one year..... | <u>215,583 10</u> |
| Amount required to safely reinsure all outstanding risks..... | 814,830 10 |
| Aggregate of all liabilities | <u>\$924,355 85</u> |

III. INCOME IN U. S. DURING THE YEAR.

| | |
|--|------------------------------|
| Gross premiums received in cash | \$1,581,504 34 |
| Deduct reinsurance, rebate and return premiums..... | 152,149 07 |
| Net cash received for premiums, (fire)..... | <u>\$1,429,355 27</u> |
| Received for interest and dividends from all sources | 76,300 86 |
| Aggregate amount of income received in cash | <u><u>\$1,505,656 13</u></u> |

IV. EXPENDITURES IN U. S. DURING THE YEAR.

| | |
|--|------------------------------|
| Net amount paid for losses, (fire) | \$723,767 97 |
| Paid for commissions or brokerage..... | 188,306 25 |
| Salaries and other charges of officers, clerks and other employees | 100,804 08 |
| Paid for State, national and local taxes | 29,276 28 |
| All other expenditures, viz : general expenses..... | 113,849 80 |
| Aggregate amount of expenditures in cash | <u><u>\$1,156,004 38</u></u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|-----------------------------|------------------------------|
| In force December 31, 1874..... | \$109,807,746 | \$1,515,885 00 |
| Written during the year..... | 139,514,781 | 1,581,504 34 |
| Total..... | <u>\$249,322,527</u> | <u>\$3,097,389 34</u> |
| Deduct those terminated..... | 134,496,853 | 1,539,590 18 |
| Net amount in force..... | <u><u>\$114,825,674</u></u> | <u><u>\$1,557,799 18</u></u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|--|----------------------|
| Risks taken, (fire)..... | \$2,007,360 00 |
| Premiums received | 29,071 27 |
| Losses paid on risks taken..... | 5,371 96 |
| Losses incurred in Maine..... | 5,371 96 |
| Amount of taxes paid to the State of Maine on premiums | <u><u>473 99</u></u> |

QUEEN INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

JAMES M. WILSON, *Manager*.THOMAS W. THOMSON, *Secretary*.

CAPITAL.

| | |
|---------------------------------------|-----------------|
| Capital authorized..... | \$10,000,000 00 |
| Capital actually paid up in cash..... | 899,175 00 |

UNITED STATES BRANCH.

OFFICE, No 216 BROADWAY, . . . NEW YORK.

WILLIAM H. ROSS, *Manager*.

I. ASSETS IN U. S.

| | |
|--|-----------------------|
| Stocks and bonds owned by the company, market value..... | \$1,277,900 00 |
| Cash in the company's principal office and in bank..... | 54,105 63 |
| Gross premiums in due course of collection..... | 16,951 79 |
| Aggregate of all the admitted assets at their actual value | <u>\$1,348,957 42</u> |

II. LIABILITIES IN U. S.

| | |
|---|---------------------|
| Losses unadjusted, including all reported and supposed losses | \$38,239 71 |
| Losses resisted, including interest, costs and expenses..... | 22,872 90 |
| Total gross amount of claims for losses..... | <u>\$61,112 61</u> |
| Deduct reinsurance thereon..... | 1,058 19 |
| Net amount of unpaid losses and claims..... | \$60,054 42 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$423,755 54 |
| Reinsurance pro rata on fire risks running more than one year | 31,336 61 |
| Amount required to safely reinsure all outstanding risks..... | 455,092 15 |
| All other demands against the company..... | 2,535 84 |
| Aggregate of all liabilities..... | <u>\$517,682 41</u> |

III. INCOME IN U. S. DURING THE YEAR.

| | |
|---|---------------------|
| Gross premiums received in cash..... | \$1,070,498 82 |
| Deduct reinsurance, rebate and return premiums..... | 108,235 82 |
| Net cash received for premiums, (fire) | \$962,263 00 |
| Received for interest and dividends from all sources..... | 1,858 32 |
| Aggregate amount of income received in cash | <u>\$964,121 32</u> |

IV. EXPENDITURES IN U. S. DURING THE YEAR.

| | |
|---|---------------------|
| Gross amount paid for losses | \$455,407 73 |
| Deduct salvage, reinsurance..... | 5,232 90 |
| Net amount paid for losses, (fire)..... | \$450,174 83 |
| Paid for commissions or brokerage..... | 144,167 41 |
| Salaries and other charges of officers, clerks and other employees..... | 41,350 94 |
| Paid for State, national and local taxes | 22,221 63 |
| All other expenditures, viz: general expenses..... | 49,086 24 |
| Aggregate amount of expenditures in cash | <u>\$707,001 05</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1874 | \$72,559,951 | \$956,046 33 |
| Written during the year | 91,637,227 | 1,073,023 07 |
| Total | <u>\$164,197,178</u> | <u>\$2,029,069 40</u> |
| Deduct those terminated | 88,401,480 | 1,104,484 84 |
| In force December 31, 1875..... | \$75,795,698 | \$924,584 56 |
| Deduct amount reinsured | 1,081,285 | 14,400 27 |
| Net amount in force..... | <u>\$74,714,413</u> | <u>\$910,184 29</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|----------------|
| Risks taken, (fire)..... | \$1,053,885 00 |
| Premiums received | 16,419 80 |
| Losses paid on risks taken..... | 951 67 |
| Losses incurred in Maine..... | 951 67 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>399 36</u> |

ROYAL INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

JOHN H. McLAREN, *Manager.*

CAPITAL.

| | |
|---------------------------------------|---------------------|
| Capital authorised..... | \$11,000,000 00 |
| Capital actually paid up in cash..... | <u>1,592,497 50</u> |

UNITED STATES BRANCH.

OFFICE, No. 53 DEVONSHIRE STREET, BOSTON.

FOSTER AND SOULL, *Managers*

I. ASSETS IN U. S.

| | |
|--|-----------------------|
| Stocks and bonds owned by the company, market value..... | \$2,080,543 75 |
| Cash in the company's principal office and in bank..... | 183,183 27 |
| Interest due and accrued on stocks not included in "market value"..... | 41,040 00 |
| Gross premiums in due course of collection | <u>143,647 51</u> |
| Aggregate of all the admitted assets at their actual value..... | <u>\$2,448,414 53</u> |

II. LIABILITIES IN U. S.

| | |
|---|-----------------------|
| Losses adjusted and unpaid..... | \$24,365 68 |
| Losses unadjusted, including all reported and supposed losses | 38,608 56 |
| Losses resisted, including interest, costs and expenses..... | <u>23,600 00</u> |
| Net amount of unpaid losses and claims..... | \$86,574 24 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$712,161 67 |
| Reinsurance pro rata on fire risks running more than one year | <u>394,646 60</u> |
| Amount required to safely reinsure all outstanding risks | 1,106,808 27 |
| Amount reclaimable on perpetual fire policies..... | 14,527 05 |
| Reinsurance fund and other liabilities, except capital, under the Life Insurance Department.... | 122,625 00 |
| All other demands against the company, viz : taxes, commissions, etc ... | <u>30,311 66</u> |
| Aggregate of all liabilities | <u>\$1,360,846 22</u> |

III. INCOME IN U. S. DURING THE YEAR.

| | |
|---|-----------------------|
| Gross premiums received in cash..... | \$1,916,867 66 |
| Deduct reinsurance, rebate and return premiums..... | 231,635 01 |
| Net cash received for premiums, (fire)..... | \$1,684,232 65 |
| Received for interest and dividends from all sources..... | 80,050 29 |
| Income from all other sources, vis : rents..... | 681 82 |
| Aggregate amount of income received in cash..... | <u>\$1,764,964 76</u> |

IV. EXPENDITURES IN U. S DURING THE YEAR.

| | |
|---|-----------------------|
| Gross amount paid for losses..... | \$764,838 68 |
| Deduct salvage, reinsurance..... | 7,062 74 |
| Net amount paid for losses, (fire)..... | \$757,775 94 |
| Paid for commissions or brokerage..... | 284,317 85 |
| Salaries and other charges of officers, clerks and other employees..... | 101,163 84 |
| Paid for State, national and local taxes..... | 40,980 79 |
| All other expenditures, vis: general expenses..... | 67,095 26 |
| Aggregate amount of expenditures in cash..... | <u>\$1,251,313 68</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|----------------------|-----------------------|
| In force December 31, 1874..... | \$153,951,083 | \$2,154,733 47 |
| Written during the year..... | 167,327,803 | 1,908,066 33 |
| Total..... | <u>\$321,278,886</u> | <u>\$4,062,799 80</u> |
| Deduct those terminated..... | 160,177,974 | 1,827,590 70 |
| In force December 31, 1875..... | \$161,100,912 | \$2,235,209 10 |
| Deduct amount reinsured..... | 6,153,598 | 59,571 75 |
| Net amount in force..... | <u>\$154,947,314</u> | <u>\$2,175,637 35</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|----------------|
| Risks taken, (fire)..... | \$2,085,792 00 |
| Premiums received..... | 36,300 96 |
| Losses paid on risks taken..... | 9,910 90 |
| Losses incurred in Maine..... | 8,603 66 |
| Amount of taxes paid to the State of Maine on premiums..... | 527 80 |

ROYAL CANADIAN INSURANCE COMPANY.

MONTREAL, CANADA.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1873.

J. F. SINCENNES, *President*.ARTHUR GAGNON, *Secretary*.

CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorized..... | \$6,000,000 00 |
| Capital actually paid up in cash..... | 576,820 00 |

UNITED STATES BRANCH.

Office, No. 24 Congress Street, . . . Boston.

C. F. SISE, *Manager*.

I. ASSETS IN U. S.

| | |
|---|---------------------|
| Stocks and bonds owned by the company, market value..... | \$590,012 50 |
| Cash in the company's principal office and in bank..... | 9,869 47 |
| Interest due and accrued on stocks..... | 12,950 00 |
| Gross premiums in due course of collection..... | 181,677 33 |
| Aggregate of all the admitted assets at their actual value..... | <u>\$794,509 30</u> |

II. LIABILITIES IN U. S.

| | |
|---|---------------------|
| Losses adjusted and unpaid..... | \$23,571 38 |
| Losses unadjusted, including all reported and supposed losses | 94,411 80 |
| Net amount of unpaid losses and claims..... | <u>\$117,983 18</u> |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$337,609 52 |
| Reinsurance pro rata on fire risks running more than one year..... | 28,208 33 |
| Reinsurance at 50 per cent. of premiums on inland risks .. | <u>6,160 48</u> |
| Amount required to safely reinsure all outstanding risks..... | 371,978 33 |
| Aggregate of all liabilities | <u>\$489,961 51</u> |

III. INCOME IN U. S. DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|--|---------------------|--------------------|---------------------|
| Gross premiums received in cash..... | \$753,976 26 | \$89,484 90 | |
| Deduct reinsurance, rebate and return premiums..... | 8,641 85 | 2,042 36 | |
| Net cash received for premiums..... | <u>\$745,334 41</u> | <u>\$87,442 54</u> | \$832,776 95 |
| Received for interest and dividends from all sources | | | 18,854 35 |
| Aggregate amount of income received in cash..... | | | <u>\$851,631 30</u> |

IV. EXPENDITURES IN U. S. DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|---|---------------------|--------------------|---------------------|
| Net amount paid for losses..... | <u>\$184,310 28</u> | <u>\$24,390 94</u> | \$208,701 22 |
| Paid for commissions or brokerage and other expenses..... | | | 286,341 76 |
| Aggregate amount of expenditures in cash..... | | | <u>\$495,042 98</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Inland risks.</i> | <i>Premiums.</i> |
|-------------------------------|---------------------|-----------------------|----------------------|--------------------|
| In force December 31, 1874... | \$22,095,010 | \$308,157 87 | \$110,000 | \$1,500 00 |
| Written during the year | 61,218,450 | 753,976 26 | 6,940,500 | 89,484 90 |
| Total..... | <u>\$83,313,460</u> | <u>\$1,062,134 13</u> | <u>\$7,050,500</u> | <u>\$90,984 90</u> |
| Deduct those terminated | 27,414,417 | 335,960 73 | 6,142,378 | 76,621 58 |
| In force December 31, 1875... | \$55,899,043 | \$726,173 40 | \$908,222 | \$14,363 32 |
| Deduct amount reinsured..... | 705,105 | 8,641 85 | 170,570 | 2,042 36 |
| Net amount in force..... | <u>\$55,193,938</u> | <u>\$717,531 55</u> | <u>\$737,652</u> | <u>\$12,320 96</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|---------------|
| Risks taken, (fire) | \$917,720 00 |
| Premiums received..... | 12,229 28 |
| Losses paid on risks taken..... | 5,494 96 |
| Losses incurred in Maine..... | 5,994 96 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>134 68</u> |

SCOTTISH COMMERCIAL INSURANCE COMPANY.

GLASGOW, SCOTLAND.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

ALEXANDER ORUM, *Chairman.*F. J. HALLOWS, *Secretary.*

CAPITAL.

| | |
|---------------------------------------|-----------------|
| Capital authorized..... | \$10,000,000 00 |
| Capital actually paid up in cash..... | 400,000 00 |

UNITED STATES BRANCH.

OFFICE, No. 176 BROADWAY, . . . NEW YORK.

W. T. READ, *Resident Manager.*

I. ASSETS IN U. S.

| | |
|---|---------------------|
| Stocks and bonds owned by the company, market value | \$519,770 00 |
| Cash in the company's principal office and in bank..... | 11,948 09 |
| Gross premiums in due course of collection | 41,138 89 |
| All other property belonging to the company..... | 4,961 32 |
| Aggregate of all the admitted assets at their actual value..... | <u>\$577,818 30</u> |

II. LIABILITIES IN U. S.

| | |
|---|---------------------|
| Losses adjusted and unpaid..... | \$22,549 46 |
| Losses unadjusted, including all reported and supposed losses.. .. | 7,365 83 |
| Total gross amount of claims for losses..... | <u>\$29,915 29</u> |
| Deduct reinsurance thereon | 2,640 30 |
| Net amount of unpaid losses and claims..... | \$27,274 99 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$151,798 35 |
| Reinsurance pro rata on fire risks running more than one year | 26,587 44 |
| Amount required to safely reinsure all outstanding risks..... | 178,385 79 |
| Due and accrued for salaries, rent and other expenses | 9,521 23 |
| All other demands against the company..... | 7,583 74 |
| Aggregate of all liabilities | <u>\$222,765 76</u> |

III. INCOME IN U. S. DURING THE YEAR.

| | |
|--|---------------------|
| Gross premiums received in cash..... | \$359,033 17 |
| Deduct reinsurance, rebate and return premiums..... | 34,769 45 |
| Net cash received for premiums, (fire) | \$324,263 72 |
| Received for interest and dividends from all sources | 27,229 79 |
| Aggregate amount of income received in cash..... | <u>\$351,493 51</u> |

IV. EXPENDITURES IN U. S. DURING THE YEAR.

| | |
|---|---------------------|
| Net amount paid for losses, (fire)..... | \$161,280 24 |
| Paid for commissions or brokerage..... | 62,540 54 |
| Salaries and other charges of officers, clerks and other employees..... | 23,782 34 |
| Paid for State, national and local taxes | 10,335 45 |
| All other expenditures, vis: general expenses..... | 26,089 40 |
| Aggregate amount of expenditures in cash..... | <u>\$274,027 97</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

| | <i>Fire risks.</i> | <i>Premiums.</i> |
|---------------------------------|---------------------|---------------------|
| In force December 31, 1874..... | \$17,282,974 | \$202,144 00 |
| Written during the year..... | 30,414,520 | 346,096 87 |
| Total..... | <u>\$47,697,494</u> | <u>\$548,240 87</u> |
| Deduct those terminated..... | 21,134,535 | 193,912 19 |
| In force December 31, 1875..... | <u>\$26,562,959</u> | <u>\$354,328 68</u> |
| Deduct amount reinsured..... | 716,331 | 8,863 90 |
| Net amount in force | <u>\$25,847,628</u> | <u>\$345,464 78</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire) | \$225,000 00 |
| Premiums received | 3,155 44 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>63 11</u> |

WESTERN ASSURANCE COMPANY.

TORONTO, CANADA.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1851.

JOHN McMURRICH, *President.*FRED. G. C. LOVELACE, *Secretary.*

CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorised..... | \$880,000 00 |
| Capital actually paid up in cash..... | 430,942 96 |

UNITED STATES BRANCH.

I. ASSETS IN U. S.

| | |
|--|--------------|
| Stocks and bonds owned by the company, market value..... | \$434,694 41 |
| Cash in the company's principal office and in bank..... | 39,221 99 |
| Interest due and accrued on stocks not included in "market value"..... | 3,390 00 |
| Gross premiums in due course of collection..... | 37,746 55 |
| Bills receivable, not matured, taken for fire, marine and inland risks.... | 14,653 31 |
| Aggregate of all the admitted assets at their actual value..... | \$529,706 26 |

II. LIABILITIES IN U. S.

| | |
|---|--------------|
| Net amount of unpaid losses and claims, (unadjusted)..... | \$24,240 47 |
| Reinsurance at 50 per cent. of premiums on fire risks running one year or less..... | \$175,942 09 |
| Reinsurance pro rata on fire risks running more than one year..... | 13,887 18 |
| Reinsurance at 50 per cent. of premiums on inland risks .. | 1,778 00 |
| Amount required to safely reinsure all outstanding risks..... | 191,607 27 |
| All other demands against the company, vis: commissions, etc..... | 7,908 10 |
| Aggregate of all liabilities..... | \$223,755 84 |

III. INCOME IN U. S. DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|---|--------------|----------------|--------------|
| Gross premiums received in cash..... | \$380,557 83 | \$48,342 56 | |
| Deduct reinsurance, rebate and return premiums..... | 31,928 12 | 5,648 86 | |
| Net cash received for premiums..... | \$348,629 71 | \$42,693 70 | \$391,323 41 |
| Bills and notes received for premiums remaining unpaid... | | \$14,653 31 | |

| | |
|--|---------------------|
| Received for interest on bonds and mortgages..... | \$3,390 00 |
| Received for interest and dividends from all other sources | 7,177 55 |
| Aggregate amount of income received in cash | <u>\$401,890 96</u> |

IV. EXPENDITURES IN U. S. DURING THE YEAR.

| | <i>Fire.</i> | <i>Inland.</i> | |
|---|---------------------|--------------------|---------------------|
| Gross amount paid for losses..... | \$119,280 99 | \$59,580 10 | |
| Deduct salvage, reinsurance..... | - | 4,595 24 | |
| Net amount paid for losses..... | <u>\$119,280 99</u> | <u>\$54,984 86</u> | \$174,265 85 |
| Paid for commissions or brokerage..... | | | 74,927 41 |
| Paid for State, national and local taxes..... | | | 2,772 84 |
| All other expenditures, vis: general expenses | | | <u>21,614 19</u> |
| Aggregate amount of expenditures in cash..... | | | <u>\$273,590 29</u> |

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

| | <i>Fire risks.</i> | <i>Premiums.</i> | <i>Inland risks.</i> | <i>Premiums.</i> |
|-------------------------------|---------------------|---------------------|----------------------|--------------------|
| In force December 31, 1874... | \$8,977,347 | \$135,181 50 | \$61,000 | \$4,162 50 |
| Written during the year | 34,615,149 | 419,232 59 | 6,878,034 | 56,279 28 |
| Total | <u>\$43,592,496</u> | <u>\$554,364 09</u> | <u>\$6,939,034</u> | <u>\$60,441 78</u> |
| Deduct those terminated..... | 15,436,467 | 180,297 28 | 6,885,734 | 56,885 78 |
| Net amount in force..... | <u>\$28,156,029</u> | <u>\$374,066 81</u> | <u>\$53,300</u> | <u>\$3,556 00</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken, (fire)..... | \$142,850 00 |
| Premiums received..... | 2,637 79 |
| Losses paid on risks taken..... | 1,977 75 |
| Losses incurred in Maine..... | 987 50 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>13 20</u> |

LICENSED BROKERS AND AGENTS.

**LICENSED BROKERS, AND LICENSED AGENTS OF FIRE, FIRE-MARINE
AND MARINE INSURANCE COMPANIES AUTHORIZED TO
TRANSACTION BUSINESS IN THE STATE OF MAINE.**

Sections 50 and 51 of the Insurance Law of Maine.

SECT. 50. No person shall act as agent of any insurance company until he has produced to the commissioner and filed with him a duplicate power of attorney from the company or its authorized agent, authorising him to act as such agent. Upon filing such power the commissioner shall issue a license to him if the company has received a license to do an insurance business in this State; and such license shall continue until the first day of July then next, and may be renewed from year to year on producing a certificate from the company that his agency is continued. For each such license or renewal thereof the commissioner shall receive the sum of one dollar. And if any person solicits, receives or forwards any risk or application for insurance to any insurance company, without first receiving such license, or fraudulently assumes to be an agent, and thus procures risks and receives money for premiums, he shall forfeit not more than fifty dollars for each offence; but any policy issued on an application thus procured shall bind the company if otherwise valid.

SECT. 51. Any person may be licensed by the commissioner as insurance broker to negotiate contracts of insurance, and to effect insurance for others than himself for a compensation, and by virtue thereof he may place risks or effect insurance with any insurance company of this State, or with the agents of any foreign insurance company who have been licensed to do an insurance business in this State, but with no other. For such license he shall pay the sum of five dollars, which shall authorize him thus to act until the first day of July then next; and on payment of the same fee his license may be renewed from year to year afterwards, ending annually on the first day of July. Any person without such license, assuming to act as such broker, shall forfeit not more than fifty dollars.

LICENSED BROKERS.

| | | | |
|--------------------------|------------------|--------------------------|-----------------|
| Mark Rollins..... | Albion | G. B. Michael..... | Oldtown |
| Samuel L. Came..... | Alfred | J. M. Carpenter..... | Pittston |
| Nathaniel French..... | Auburn | William Allen, Jr..... | Portland |
| Chas. S. Greenleaf..... | Augusta | Barnes Bros..... | Portland |
| F. W. Bartlett..... | Bangor | O. F. Davis..... | Portland |
| A. L. Bourne..... | Bangor | Davis & Clark..... | Portland |
| Phillip Coombs..... | Bangor | T. B. Haskell..... | Portland |
| E. H. Hall..... | Bangor | Albert Marwick..... | Portland |
| Daniel Warren..... | Bangor | Chas. D. Munger..... | Portland |
| Isaac M. Boardman..... | Belfast | J. W. Munger & Co..... | Portland |
| Fred. Bates & Co..... | Biddeford | Ryan & Kelsey..... | Portland |
| F. J. Goodwin & Co..... | Biddeford | Spaulding & Stuart..... | Richmond |
| Jesse Gould..... | Biddeford | Geo. Bickford..... | Saco |
| J. H. Small & Co..... | Biddeford | E. P. Burnham..... | Saco |
| Geo. B. Kenniston..... | Boothbay | Stephen Waterhouse..... | Saco |
| Wm. P. Burr..... | Brewer | Octavius Allen..... | Sanford |
| W. G. Wharff..... | Calsis | A. W. Dam..... | Sanford |
| T. B. Barrett..... | Canaan | J. H. Rowell..... | Solon |
| M. F. Ricker..... | Canton | Jos. E. Davis..... | South Freeport |
| H. P. Wheeler..... | Clinton | John McGrath..... | South Gardiner |
| A. M. Bradley & Son..... | East Vassalboro' | T. B. Seekins..... | St. Albans |
| Jordan Brothers..... | Farmington | Geo. Taber & Son..... | Vassalboro' |
| D. C. Emery..... | Gorham | Gilbert Hasty..... | Waterboro' |
| C. F. Dunlap & Co..... | Lewiston | A. S. Rowell..... | Waterville |
| Nathan Bowler..... | Liberty | Samuel C. Adams..... | West Newfield |
| M. R. Brackett..... | Limerick | John U. Hubbard..... | West Waterville |
| Jas. F. Blunt..... | Mt. Vernon | Isaiah James..... | West Waterville |
| M. S. Mayhew..... | Mt. Vernon | B. H. Mitchell & Co..... | West Waterville |
| C. F. Goodwin..... | Newfield | Thomas Dudley..... | Wilton |
| Luther Curtis..... | New Sharon | | |

LICENSED AGENTS

OF FIRE, FIRE-MARINE AND MARINE INSURANCE COMPANIES AUTHORIZED TO
TRANSACTION BUSINESS IN MAINE.

MAINE STOCK COMPANIES.

BANGOR INSURANCE COMPANY.

| | | | |
|--------------------------|-----------------|-------------------------|----------------|
| John Elliot..... | Abbot | M. R. Brackett..... | Limerick |
| Edward Weeks..... | Alna | W. R. Ayer..... | Lincoln |
| M. W. Farr..... | Augusta | Wm. H. Phinney..... | Machias |
| L. A. Bowler..... | Bangor | W. J. Wheeler..... | Mechanic Falls |
| C. M. Plummer..... | Bath | A. Hobart & Son..... | Newport |
| E. H. Hayes..... | Berwick | A. N. Greenwood..... | Norridgewock |
| Geo. B. Kenniston..... | Boothbay | E. R. Alford..... | Oldtown |
| Austin & Hayford..... | Buckfield | J. W. Waldron..... | Oldtown |
| E. B. Gardner..... | Bucksport | F. W. Gross..... | Orland |
| B. M. Flint..... | Calais | E. P. Butler..... | Orono |
| C. Z. Roberts..... | Caribou | Jas. Morrison, Jr..... | Phillips |
| H. J. Stevens..... | Carroll | J. M. Heath..... | Portland |
| A. N. Willey..... | Cherryfield | Amasa Howe..... | Presque Isle |
| D. K. Gardiner..... | Dennysville | Spaulding & Stuart..... | Richmond |
| P. McCillis..... | Dexter | J. G. Lovejoy..... | Rockland |
| A. M. Bradley & Son..... | East Vassalboro | J. P. Byard..... | Sedgwick |
| Chas. Cary..... | East Machias | Chandler Tuttle..... | Skowhegan |
| C. C. Burdill..... | Ellsworth | John L. Field..... | St. Albans |
| J. C. Friend..... | Etna | L. M. Partridge..... | Stockton |
| Z. H. Greenwood..... | Farmington | E. Simpson..... | Sullivan |
| A. J. Robinson..... | Ferry Village | Chas. Taylor..... | Unity |
| B. A. Neal..... | Gardiner | J. H. Cook..... | Unity |
| H. M. Soule..... | Gouldsboro | A. E. Howard..... | Waldoboro |
| Pierce & Donnell..... | Houlton | L. T. Boothby..... | Waterville |
| C. F. Dunlap..... | Lewiston | Noah Hall..... | West Peru |
| G. W. Bowler..... | Liberty | Fred Atwood..... | Winterport |

MERCHANTS' INSURANCE COMPANY.

None.

OCEAN INSURANCE COMPANY.

None.

UNION INSURANCE COMPANY.

None.

MAINE MUTUAL COMPANIES.

BANGOR.

| | | | |
|-----------------------|---------|--------------------|-----------|
| Nathaniel French..... | Auburn | H. O. Perry..... | Blaine |
| David Cargill..... | Augusta | Isaac Libbey..... | Bradford |
| L. A. Bowler..... | Bangor | Joel C. Pease..... | Bradley |
| W. H. Moore..... | Bangor | T. U. Eaton..... | Brunswick |

| | | | |
|----------------------|--------------|----------------------|------------------|
| W. H. Pillsbury..... | Bucksport | C. F. Dunlap..... | Lewiston |
| L. L. Lowell..... | Calais | Mason H. Wilder..... | Machias |
| D. H. Patten..... | Charleston | J. C. Jewett..... | Machiasport |
| Samuel Copp..... | Corinna | Geo. A. Hopkins..... | Millbridge |
| C. W. Boynton..... | Detroit | Wm. P. Young..... | Milo |
| H. C. Parsons..... | Dexter | Arial Kelley..... | Newburgh |
| Job Crocker..... | Dixmont | A. Hobart & Son..... | Newport |
| Amos Whitney..... | East Dixmont | E. R. Alford..... | Oldtown |
| John C. Friend..... | Etna | A. T. Coburn..... | Patten |
| A. N. Greenwood..... | Fairfield | C. G. Perry..... | Presque Isle |
| Z. H. Greenwood..... | Farmington | N. R. Talbot..... | Rockport |
| Lorenzo Oak..... | Garland | J. W. Caldwell..... | Sherman Mills |
| H. L. Hopkins..... | Hampden | Ignatius Small..... | South Deer Isle |
| Samuel Phipps..... | Hampden | L. T. Boothby..... | Waterville |
| T. J. Hodgkins..... | Hancock | G. V. Mills..... | West Brooksville |
| A. E. Haley..... | Kennebunk | Noah Hall..... | West Peru |
| C. A. Cushman..... | Lee | | |

BRUNSWICK FARMERS'.

None.

CASCO.

None.

CHESTERVILLE.

None.

CUMBERLAND.

None.

DANVILLE.

None.

EASTPORT.

None.

ELIOT AND KITTERY.

| | | | |
|-----------------------|---------|----------------------|---------------|
| J. D. Frost..... | Eliot | Stephen D. Lord..... | Lebanon |
| Daniel A. Hill..... | Kittery | Wm. P. True..... | Sanford |
| Wm. R. Parker..... | Kittery | George Hobbs..... | South Berwick |
| Moses A. Safford..... | Kittery | | |

FALMOUTH.

None.

FAYETTE.

None.

FRYEBURG.

| | |
|---------------------|----------|
| T. S. McIntyre..... | Fryeburg |
|---------------------|----------|

GORHAM FARMERS'.

None.

HARPSWELL.

None.

HARRISON.

None.

LICENSED AGENTS.

HOPE.

None.

JAY.

None.

KENNEBUNK.

None.

LITCHFIELD.

None.

LOVELL.

None.

MONMOUTH.

| | | | |
|------------------------|---------------|-------------------------|------------|
| J. H. Lovejoy..... | Albany | B. E. Pratt..... | Kingfield |
| Joseph Hutchinson..... | Auburn | Rudolphus Jennings..... | Leeds |
| Daniel Foster..... | Augusta | Jesse Davis..... | Lisbon |
| E. A. Cunningham..... | Bath | Josiah True..... | Litchfield |
| Ezra Cunningham..... | Bath | Ulmer Perley..... | Livermore |
| John S. Minot..... | Belgrade | Seth Martin..... | Monmouth |
| Cyrus Wormell..... | Bethel | I. N. Prescott..... | Monmouth |
| Moses Williams..... | Bowdoin | W. S. Woodbury..... | Monmouth |
| M. H. White..... | Bowdoinham | F. L. Carney..... | Newcastle |
| Thos. Thompson..... | Bristol | Z. A. Dyer..... | New Sharon |
| Peter Emery..... | Buxton | John Black..... | Paris |
| Jos. Barrett..... | Canaan | Wm. Swett..... | Paris |
| Abel Prescott..... | Chester ville | J. M. Carpenter..... | Pittston |
| Sylvester Eddy..... | Corinth | S. S. Robinson..... | Readfield |
| Joseph Lord..... | Detroit | J. W. Libby..... | Richmond |
| Samuel Holmes..... | Dixfield | S. L. Waterhouse..... | Saco |
| Amos Whitney..... | Dixmont | E. A. McKeen..... | Strong |
| John F. Woods..... | Farmington | William S. Towle..... | Strong |
| E. Wells..... | Freeport | Charles E. White..... | Topsam |
| S. B. Foster..... | Gray | J. B. Turner..... | Wayne |
| A. K. Bumpus..... | Hebron | John P. Carson..... | Wayne |

NORTH YARMOUTH.

None.

NORWAY.

None.

OTISFIELD.

None.

PENOBSCOT.

| | | | |
|----------------------|-------------|---------------------|--------------|
| Oliver Nash..... | Addison | L. D. Butters..... | East Exeter |
| Daniel Foster..... | Augusta | Warren King..... | East Lamoine |
| L. A. Bowler..... | Bangor | Charles Cary..... | East Machias |
| J. T. Hinckley..... | Bluehill | L. J. Thomas..... | Eden |
| Isaac Libbey..... | Bradford | A. W. McMahon..... | Eddington |
| Joel C. Pease..... | Bradley | J. Q. Sargent..... | Ellsworth |
| J. W. Porter..... | Burlington | E. H. Treat..... | Enfield |
| Levi L. Lowell..... | Calais | J. H. Nye..... | Fairfield |
| Hiram Stevens..... | Carroll | J. F. Woods..... | Farmington |
| E. A. Cass..... | Cornville | H. M. Soule..... | Gouldsboro |
| L. K. Gardner..... | Dennysville | H. L. Hopkins..... | Hamden |
| Job Crooker..... | Dixmont | D. W. Dinsmore..... | Harrington |
| J. M. Livermore..... | Eastport | W. C. Donnell..... | Houlton |

| | | | |
|----------------------|-----------------|-------------------------|------------------|
| A. H. Weymouth | Howland | Arvida Briggs..... | Ripley |
| W. R. Ayer | Lincoln | N. T. Talbot..... | Rockport |
| M. M. Foster | Labec | J. W. Caldwell | Sherman Mills |
| Asa Smith..... | Mattawamkeag | James Wright | Skowhegan |
| Warren Leighton..... | Millbridge | Milford McIntire..... | Solon |
| D. S. Flanders..... | Monroe | Ignatius Small..... | So. Deer Isle |
| John Somes | Mount Desert | Levi Young..... | Starks |
| N. B. Rich..... | North Bucksport | S. W. Collins..... | Stetson |
| R. D. Sprague..... | North Islesboro | L. B. Sawyer..... | Steuben |
| E. R. Alford..... | Oldtown | Ambrose Simpson..... | Sullivan |
| Oliver P. Dorr..... | Orland | C. Wasgatt | Swans Isle |
| E. P. Butler | Orono | Abraham Richardson..... | Tremont |
| Ira D. Fish..... | Patten | J. S. Graves..... | Vienna |
| Jo-iah Varnum | Penobscot | George V. Mills | West Brooksville |
| T. B. Seekins | Pittsfield | E. C. Wilder | West Pembroke |
| Amasa Howe..... | Presque Isle | Reuben A. Rich..... | Winterport |

PISCATAQUIS.

| | | | |
|----------------------|------------|----------------------|-------------|
| John Elliot | Abbott | D. R. Straw, Jr..... | Gulford |
| Seth Lee..... | Atkinson | J. F. Robinson... | Lincoln |
| C. A. Packard..... | Blanchard | S. D. Atwood | Medford |
| M. L. Robinson | Dover | Wm. E. Gould..... | Milo |
| W. H. Ingalls..... | Foxcroft | J. S. Folsom | Sangerville |
| Lorenzo Oak | Garland | Jos. Morrill..... | Sebec |
| Wm. L. Joy..... | Gouldsboro | | |

RAYMOND.

None.

SACO.

None.

SIDNEY.

None.

SOMERSET.

| | | | |
|----------------------|------------|----------------------|--------------|
| L. A. Bowler..... | Bangor | John Larrabee..... | Livermore |
| John S. Minot..... | Belgrade | S. B. Walton | Mercer |
| Chandler Baker..... | Bingham | Joshua Cumston..... | Monmouth |
| John Russell..... | Cambridge | James F. Blunt..... | Mt. Vernon |
| Wm. Gray..... | Detroit | M. Stockbridge | So. Freeport |
| John F. Woods..... | Farmington | Asa S. Duly | Starks |
| James Fuller | Hartland | Edwin Gray | Starks |
| A. K. Bumpus | Hebron | E. A. McKeen | Strong |
| A. N. Greenwood..... | Larone | James Porter..... | Vienna |
| True Woodbury | Litchfield | | |

THOMASTON.

None.

UNION FARMERS'.

None.

WARREN FARMERS'.

None.

WATERFORD.

None.

WELLS.

None.

LICENSED AGENTS.

WEST BANGOR AND HERMON.

None.

WILTON.

None.

WINDHAM.

None.

WOOLWICH.

None.

BOOTHBAY FISHING.

None.

PORTLAND FISHING.

None.

STOCK COMPANIES OF OTHER STATES.

ÆTNA INSURANCE COMPANY.

| | | | |
|--------------------------|-----------------|-----------------------------|---------------|
| David Cargill..... | Augusta | A. Jackson..... | Foxcroft |
| D. M. Howard..... | Bangor | B. A. Neal..... | Gardiner |
| J. H. Kimball..... | Bath | H. R. Millett..... | Gorham |
| Cox & Field..... | Belfast | J. H. Bradford..... | Houlton |
| J. M. Goodwin..... | Biddeford | W. F. Lord..... | Kennebunk |
| George G. Wight..... | Bridgton | W. M. Chamberlin..... | Lewiston |
| J. W. Forsaith..... | Brunswick | P. H. Longfellow..... | Machias |
| E. B. Gardner..... | Bucksport | Freeland Howe..... | Norway |
| J. A. Lee..... | Calais | Dow, Coffin & Libby..... | Portland |
| J. A. Milliken..... | Cherryfield | E. H. & G. W. Cochran..... | Rockland |
| H. O. Parsons..... | Dexter | T. H. Dinsmore..... | Skowhegan |
| E. J. Noyes..... | Eastport | J. B. Neally..... | South Berwick |
| A. M. Bradley & Son..... | East Vassalboro | Creamer & Winchenbaugh..... | Waldoboro |
| C. C. Burrill..... | Ellsworth | E. G. Meader..... | Waterville |
| J. F. Woods..... | Farmington | Charles Humphrey..... | Yarmouth |
| E. C. Townsend..... | Freeport | | |

ALLIANCE INSURANCE COMPANY.

Anderson & Dow..... Portland

AMAZON INSURANCE COMPANY.

| | | | |
|--------------------|-----------|-------------------|------------|
| M. W. Farr..... | Augusta | C. F. Dunlap..... | Lewiston |
| P. M. Blake..... | Bangor | Dow & Palmer..... | Portland |
| O. M. Plummer..... | Bath | G. Taber..... | Vassalboro |
| O. C. Burrill..... | Ellsworth | | |

AMERICAN CENTRAL INSURANCE COMPANY.

Rollins, Loring & Adams..... Portland

AMERICAN FIRE INSURANCE COMPANY.

| | | | |
|----------------------|----------|------------------------------|----------|
| F. M. Sabine..... | Bangor | Rollins, Loring & Adams..... | Portland |
| Garcelon & Ford..... | Lewiston | | |

ATLANTIC INSURANCE COMPANY.

Dow, Coffin & Libby.....Portland

ATLANTIC F. AND M. INSURANCE COMPANY.

W. D. Little & Co.....Portland

ATLAS INSURANCE COMPANY.

| | | | |
|-----------------------|-------------|------------------------------|--------------------|
| M. W. Farr..... | Augusta | John F. Woods..... | Farmington |
| J. S. Kimball..... | Bangor | H. K. Morrell..... | Gardiner |
| A. G. Page..... | Bath | J. G. Young..... | Great Falls, N. H. |
| Cox & Field..... | Belfast | J. H. Bradford..... | Houlton |
| J. H. Small..... | Biddeford | A. N. Greenwood..... | Larone |
| George G. Wight..... | Bridgton | D. H. Holman..... | Lewiston |
| Austin & Hayford..... | Buckfield | P. H. Longfellow..... | Machias |
| Thomas E. Wharff..... | Calais | F. W. Gross..... | Orland |
| A. N. Willey..... | Cherryfield | Rollins, Loring & Adams..... | Portland |
| H. C. Parsons..... | Dexter | E. H. & G. W. Cochran..... | Rockland |
| W. H. Ingalls..... | Dover | W. J. Wheeler..... | South Paris |
| S. D. Leavitt..... | Eastport | A. E. Howard..... | Waldoboro |
| O. C. Burrill..... | Ellsworth | L. T. Boothby..... | Waterville |

AURORA F. AND M. INSURANCE COMPANY.

| | | | |
|-----------------------|-----------|-----------------------------|------------|
| Frank E. Nye..... | Augusta | E. W. & F. E. McFadden..... | Fairfield |
| O. D. Clark..... | Bangor | John F. Woods..... | Farmington |
| J. B. Drake & Co..... | Bath | B. A. Neal..... | Gardiner |
| F. J. Goodwin..... | Biddeford | C. F. Dunlap..... | Lewiston |
| T. U. Eaton..... | Brunswick | Upham & Gardiner..... | Portland |
| Thomas E. Wharff..... | Calais | J. G. Lovejoy..... | Rockland |
| R. B. Clark..... | Eastport | O. H. Webber..... | Saco |
| O. C. Burrill..... | Ellsworth | Chandler Tuttle..... | Skowhegan |

BOSTON MARINE INSURANCE COMPANY.

None.

BUFFALO GERMAN INSURANCE COMPANY.

Barnes Brothers.....Portland

CITIZENS' INSURANCE COMPANY.

| | | | |
|-----------------------|--------------|-----------------------------|-----------|
| Charles D. Clark..... | Bangor | Geo. W. Fiske..... | Ellsworth |
| O. M. Plummer..... | Bath | E. W. & F. E. McFadden..... | Fairfield |
| Frank J. Goodwin..... | Biddeford | O. F. Dunlap..... | Lewiston |
| T. U. Eaton..... | Brunswick | J. W. Waldron..... | Oldtown |
| W. G. Wharff..... | Calais | Anderson & Dow..... | Portland |
| Wm. Flye..... | Damariscotta | J. G. Lovejoy..... | Rockland |

COMMERCE INSURANCE COMPANY.

Joseph H. Webster.....Portland

COMMERCIAL FIRE INSURANCE COMPANY.

Barnes Bros.....Portland

COMMONWEALTH INSURANCE COMPANY.

W. D. Little & Co.....Portland

CONNECTICUT FIRE INSURANCE COMPANY.

| | | | |
|--------------------|---------|------------------------|-----------|
| W. F. Hallett..... | Augusta | Chas. U. Bates..... | Brunswick |
| S. P. Johnson..... | Bangor | W. D. Little & Co..... | Portland |

CONTINENTAL INSURANCE COMPANY.

| | | | |
|------------------------|----------|---------------------|-------------|
| M. W. Farr..... | Augusta | C. H. Webber | Saco |
| F. M. Sabine..... | Bangor | W. J. Wheeler..... | South Paris |
| C. M. Plummer..... | Bath | Thomas A. Carr..... | Thomaston |
| H. K. Morrell..... | Gardiner | L. T. Boothby | Waterville |
| John Safford..... | Monmouth | Jos. Wood..... | Wiscasset |
| W. D. Little & Co..... | Portland | | |

DWELLING HOUSE INSURANCE COMPANY.

| | | | |
|----------------------|---------|-----------------------|----------|
| J. W. Clapp..... | Augusta | Upham & Gardiner..... | Portland |
| George E. Morse..... | Bath | | |

EQUITABLE F. AND M. INSURANCE COMPANY.

| | | | |
|--------------------|-----------|------------------------|----------|
| Garey & Shaw | Biddeford | J. W. Manger & Co..... | Portland |
|--------------------|-----------|------------------------|----------|

EXCHANGE FIRE INSURANCE COMPANY.

| | |
|---------------------|----------|
| Sparrow & Peck..... | Portland |
|---------------------|----------|

FAME INSURANCE COMPANY.

| | | | |
|---------------------|-----------|-----------------------------|----------|
| M. W. Farr..... | Augusta | Thos. E. Wharf..... | Calais |
| Chas. D. Clark..... | Bangor | R. B. Clark..... | Eastport |
| A. G. Page..... | Bath | C. F. Dunlap..... | Lewiston |
| Garey & Shaw | Biddeford | E. H. & G. W. Cochran | Rockland |

FANEUIL HALL INSURANCE COMPANY.

| | | | |
|----------------------|---------------|--------------------------|------------|
| M. W. Farr..... | Augusta | E. P. Butler | Orono |
| J. S. Kimball..... | Bangor | Dow, Coffin & Libby..... | Portland |
| W. P. Wadsworth..... | Bath | C. G. Moffitt..... | Rockland |
| Cox & Field..... | Belfast | Thos. A. Carr..... | Thomaston |
| J. W. Forsmith..... | Brunswick | A. E. Howard..... | Waldoboro |
| A. E. Haley..... | Kennebunk | W. A. R. Boothby..... | Waterville |
| W. F. Moody..... | Kennebunkport | | |

FIRE ASSOCIATION.

| | | | |
|-----------------------|-----------|------------------------------|-------------|
| Benj. Davis & Co..... | Augusta | W. M. Chamberlin..... | Lewiston |
| D. M. Howard..... | Bangor | Rollins, Loring & Adams..... | Portland |
| George Fisher..... | Bath | C. G. Moffitt..... | Rockland |
| John H. Small..... | Biddeford | William J. Wheeler..... | South Paris |
| Josiah Maxey..... | Gardiner | Thos. A. Carr..... | Thomaston |
| Pierce & Donnell..... | Houlton | E. G. Meader..... | Waterville |

FIREMAN'S FUND INSURANCE COMPANY.

| | | | |
|---------------------|--------|-------------------|----------|
| S. P. Johnson | Bangor | Dow & Palmer..... | Portland |
|---------------------|--------|-------------------|----------|

FIRST NATIONAL FIRE INSURANCE COMPANY.

| | | | |
|--------------------|---------|------------------------------|-------------|
| W. F. Hallett..... | Augusta | D. H. Holman | Lewiston |
| Pearl & Webb..... | Bangor | Rollins, Loring & Adams..... | Portland |
| Cox & Field..... | Belfast | W. J. Wheeler..... | South Paris |

FRANKLIN INSURANCE COMPANY, BOSTON.

| | |
|--------------------|----------|
| N. S. Gardner..... | Portland |
|--------------------|----------|

FRANKLIN FIRE INSURANCE COMPANY, PHILADELPHIA.

| | | | |
|-------------------------|-----------|------------------------------|--------------------|
| Benj. Davis & Co..... | Augusta | H. C. Parsons..... | Dexter |
| Wiggin & Champlin | Bangor | J. G. Young..... | Great Falls, N. H. |
| Cox & Field..... | Belfast | Garcelon & Ford | Lewiston |
| John H. Small..... | Biddeford | Rollins, Loring & Adams..... | Portland |
| George G. Wight..... | Bridgton | W. J. Wheeler | South Paris |
| J. W. Forsmith..... | Brunswick | Creamer & Winchenbaugh | Waldoboro |

GERMAN AMERICAN INSURANCE COMPANY.

| | | | |
|--------------------------|------------|--------------------------|------------|
| M. W. Farr..... | Augusta | A. N. Greenwood..... | Larone |
| D. M. Howard..... | Bangor | D. H. Holman..... | Lewiston |
| C. M. Plummer..... | Bath | H. A. Morrill..... | Pittsfield |
| J. H. Small..... | Biddeford | Dow, Coffin & Libby..... | Portland |
| C. C. Burrill..... | Ellsworth | L. T. Boothby..... | Waterville |
| Z. H. Greenwood..... | Farmington | Bonj. F. Smith..... | Wiscasset |
| H. K. Morrell & Son..... | Gardiner | | |

GERMANIA INSURANCE COMPANY.

| | | | |
|---------------------|-----------|---------------------|-----------|
| Frank E. Nye..... | Augusta | T. U. Eaton..... | Brunswick |
| Chas. D. Clark..... | Bangor | Geo. W. Fiske..... | Ellsworth |
| A. G. Page..... | Bath | Sparrow & Peck..... | Portland |
| F. J. Goodwin..... | Biddeford | | |

GERMANIA FIRE INSURANCE COMPANY.

| | | | |
|--------------------------|----------|----------------------|-------------|
| J. W. Clapp..... | Augusta | D. H. Holman..... | Lewiston |
| J. S. Kimball & Son..... | Bangor | Jos. H. Webster..... | Portland |
| C. M. Plummer..... | Bath | C. H. Webber..... | Saco |
| B. A. Neal..... | Gardiner | W. J. Wheeler..... | South Paris |

GIRARD FIRE AND MARINE INSURANCE COMPANY.

| | | | |
|-----------------------|-----------|----------------------------|-----------|
| Frank E. Nye..... | Augusta | C. C. Burrill..... | Ellsworth |
| Charles D. Clark..... | Bangor | C. F. Dunlap..... | Lewiston |
| A. G. Page..... | Bath | M. W. Jenkins..... | Newport |
| F. J. Goodwin..... | Biddeford | Barnes Brothers..... | Portland |
| Thomas E. Wharff..... | Calais | E. H. & G. W. Cochran..... | Rockland |
| T. H. B. Pierce..... | Dexter | | |

GLOBE INSURANCE COMPANY.

| | | | |
|--------------------------|-----------|--------------------------|------------|
| M. W. Farr..... | Augusta | Chas. N. Bates..... | Brunswick |
| J. S. Kimball & Son..... | Bangor | J. W. Munger & Co..... | Portland |
| S. M. Donnell..... | Bath | C. G. Moffitt..... | Rockland |
| Cox & Field..... | Belfast | A. E. Howard..... | Waldoboro |
| Garey & Shaw..... | Biddeford | L. T. Boothby & Son..... | Waterville |

GLOUCESTER FIRE INSURANCE COMPANY.

| | | | |
|-----------------------|--------------|-----------------------------|------------|
| Charles D. Clark..... | Bangor | E. W. & F. E. McFadden..... | Fairfield |
| Garey & Shaw..... | Biddeford | H. K. Morrell..... | Gardiner |
| T. U. Eaton..... | Brunswick | C. F. Duulap..... | Lewiston |
| W. H. Pillsbury..... | Bucksport | J. M. Heath..... | Portland |
| B. M. Flint..... | Calais | E. H. & G. W. Cochran..... | Rockland |
| William Flye..... | Damariscotta | Fred Atwood..... | Winterport |
| C. C. Burrill..... | Ellsworth | | |

GUARANTY FIRE INSURANCE COMPANY

| | | | |
|------------------------|-----------|-------------------------|-----------|
| J. W. Clapp..... | Augusta | A. Bailey..... | Gardiner |
| Wiggin & Champlin..... | Bangor | J. E. Nye..... | Hallowell |
| J. B. Drake & Co..... | Bath | Garcelon & Ford..... | Lewiston |
| M. S. Staples..... | Belfast | J. M. Heath..... | Portland |
| F. J. Goodwin..... | Biddeford | Spaulding & Stuart..... | Richmond |
| C. C. Burrill..... | Ellsworth | | |

HANOVER FIRE INSURANCE COMPANY.

| | | | |
|------------------------|-------------|------------------------------|------------|
| W. F. Hallett..... | Augusta | Augustus Bailey..... | Gardiner |
| Wiggin & Champlin..... | Bangor | J. E. Nye..... | Hallowell |
| J. B. Drake & Co..... | Bath | Garcelon & Ford..... | Lewiston |
| M. S. Staples..... | Belfast | J. Safford..... | Monmouth |
| F. J. Goodwin..... | Biddeford | Rollins, Loring & Adams..... | Portland |
| A. N. Willey..... | Cherryfield | J. W. Spaulding..... | Richmond |
| C. C. Burrill..... | Ellsworth | L. T. Boothby..... | Waterville |

HARTFORD FIRE INSURANCE COMPANY.

| | | | |
|----------------------|------------|----------------------------|------------|
| Benj Davis & Co..... | Augusta | John Haley..... | Hollis |
| D. M. Howard..... | Bangor | J. H. Bradford..... | Houlton |
| George Fisher..... | Bath | William M. Chamberlin..... | Lewiston |
| Cox & Field..... | Belfast | D. W. Chapman..... | New Castle |
| J. H. Small..... | Biddeford | Freeland Howe..... | Norway |
| E. B. Gardiner..... | Bucksport | J. S. Palmer..... | Portland |
| J. A. Lee..... | Calais | E. H. & G. W. Cochran..... | Rockland |
| H. C. Parsons..... | Dexter | Chandler Tuttle..... | Skowhegan |
| E. J. Noyes..... | Eastport | Henry Farrington..... | Waldoboro |
| E. W. McFadden..... | Fairfield | E. G. Meader..... | Waterville |
| D. V. B. Ormsby..... | Farmington | A. E. Houghton..... | Weld |
| Josiah Maxey..... | Gardiner | James Taylor..... | Wiscasset |
| H. R. Millett..... | Gorham | Charles Humphrey..... | Yarmouth |
| M. W. Farr..... | Hallowell | | |

HOFFMAN FIRE INSURANCE COMPANY.

| | |
|------------------------|----------|
| W. D. Little & Co..... | Portland |
|------------------------|----------|

HOME INSURANCE COMPANY, NEW YORK.

| | | | |
|--------------------------|-----------------|--------------------------|----------------|
| M. W. Farr..... | Augusta | J. F. Woods..... | Farmington |
| Wiggin & Champlin..... | Bangor | Josiah Maxey..... | Gardiner |
| W. P. Wadsworth..... | Bath | H. R. Millett..... | Gorham |
| M. S. Staples..... | Belfast | B. W. Harriman..... | Kent's Hill |
| E. H. Hayes..... | Berwick | W. M. Chamberlin..... | Lewiston |
| J. H. Small..... | Biddeford | P. H. Longfellow..... | Machias |
| George G. Wight..... | Bridgton | J. A. Bucknam & Co..... | Mechanic Falls |
| J. W. Forsyth..... | Brunswick | Freeland Howe..... | Norway |
| E. B. Gardiner..... | Bucksport | H. S. Nickerson..... | Pittsfield |
| Frank Nelson..... | Calais | Dow, Coffin & Libby..... | Portland |
| E. M. Wood..... | Camden | E. H. Cochran..... | Rockland |
| J. A. Milliken..... | Cherryfield | T. H. Dinsmore..... | Skowhegan |
| F. C. Nash..... | Columbia Falls | S. W. Ricker..... | South Berwick |
| D. W. Chapman..... | Damariscotta | W. R. Keith..... | Thomaston |
| H. C. Parsons..... | Dexter | Henry Farrington..... | Waldoboro |
| S. D. Leavitt..... | Eastport | L. T. Boothby..... | Waterville |
| A. M. Bradley & Son..... | East Vassalboro | J. Wood..... | Wiscasset |

HOWARD INSURANCE COMPANY.

| | |
|----------------|----------|
| W. G. Ray..... | Portland |
|----------------|----------|

HUDSON INSURANCE COMPANY.

| | | | |
|-----------------------|-----------|---------------------|-----------------|
| Frank E. Nye..... | Augusta | C. F. Dunlap..... | Lewiston |
| S. P. Johnson..... | Bangor | Sparrow & Peck..... | Portland |
| J. B. Drake & Co..... | Bath | Wm. T. Hall..... | Richmond |
| M. S. Staples..... | Belfast | J. G. Lovejoy..... | Rockland |
| F. J. Goodwin..... | Biddeford | B. H. Mitchell..... | West Waterville |

HUMBOLDT INSURANCE COMPANY.

| | | | |
|-----------------------|------------|--------------------|-------------|
| J. S. Kimball..... | Bangor | J. M. Henth..... | Portland |
| J. B. Drake & Co..... | Bath | J. G. Lovejoy..... | Rockland |
| Garey & Shaw..... | Biddeford | W. J. Wheeler..... | South Paris |
| John F. Woods..... | Farmington | F. B. Ward..... | Skowhegan |
| Garcelon & Ford..... | Lewiston | | |

INSURANCE COMPANY OF NORTH AMERICA.

| | | | |
|-----------------------|-----------|--------------------------|--------------------|
| Benj Davis & Co..... | Augusta | D. V. B. Ormsby..... | Farmington |
| D. M. Howard..... | Bangor | E. A. Crawford..... | Great Falls, N. H. |
| J. B. Drake & Co..... | Bath | H. R. Millett..... | Gorham |
| J. H. Small..... | Biddeford | Dow, Coffin & Libby..... | Portland |
| C. N. Bates..... | Brunswick | T. H. Dinsmore..... | Skowhegan |

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Sparrow & Peck..... Portland

IRVING INSURANCE COMPANY.

N. S. Gardiner..... Portland

MANHATTAN FIRE INSURANCE COMPANY.

| | |
|---------------------------|-------------------------------------|
| O. B. Plummer..... Bangor | S. P. Crossman..... Lewiston |
| Cox & Field..... Belfast | Dow, Coffin & Libby..... Portland |
| J. E. Nye..... Hallowell | E. H. & G. W. Cochran..... Rockland |

MANUFACTURERS' INSURANCE COMPANY, NEWARK.

Dow, Coffin & Libby..... Portland

MANUFACTURERS' F. AND M. INSURANCE COMPANY, BOSTON.

Albert Marwick..... Portland

MERCHANTS' INSURANCE COMPANY, NEWARK.

| | |
|------------------------------|---------------------------|
| Charles D. Clark..... Bangor | Barnes Bros..... Portland |
| C. F. Dunlap..... Lewiston | |

MERCHANTS' INSURANCE COMPANY, PROVIDENCE.

| | |
|--------------------------------|---------------------------------------|
| David Cargill..... Augusta | B. A. Neal..... Gardiner |
| Wiggin & Champlin..... Bangor | A. N. Greenwood..... Larone |
| F. & E. Reed..... Bath | Rollins, Loring & Adams..... Portland |
| J. M. Goodwin..... Biddeford | E. H. & G. W. Cochran..... Rockland |
| C. C. Humphreys..... Brunswick | B. H. Mitchell..... West Waterville |
| R. B. Clark..... Eastport | Fred Atwood..... Winterport |

MERIDEN FIRE INSURANCE COMPANY.

| | |
|----------------------------|---------------------------------|
| David Cargill..... Augusta | D. H. Holman..... Lewiston |
| S. P. Johnson..... Bangor | J. W. Munger & Co..... Portland |
| W. P. Wadsworth..... Bath | |

NATIONAL FIRE INSURANCE COMPANY, HARTFORD.

| | |
|-------------------------------|---------------------------------|
| M. W. Farr..... Augusta | Garselon & Ford..... Lewiston |
| Wiggin & Champlin..... Bangor | W. D. Little & Co..... Portland |
| W. P. Wadsworth..... Bath | E. H. Cochran..... Rockland |

NATIONAL FIRE INSURANCE COMPANY, NEW YORK.

W. G. Ray..... Portland

NORTHWESTERN NATIONAL INSURANCE COMPANY.

W. D. Little & Co..... Portland

ORIENT FIRE INSURANCE COMPANY.

| | |
|-----------------------------|-------------------------------------|
| Tristram Hersey..... Auburn | George K. Hatch..... Pembroke |
| J. W. Clapp..... Augusta | W. D. Little & Co..... Portland |
| D. M. Howard..... Bangor | E. H. & G. W. Cochran..... Rockland |
| B. A. Neal..... Gardiner | Benj. F. Smith..... Wiscasset |
| John Sanford..... Monmouth | |

PATERSON FIRE INSURANCE COMPANY.

C. F. Dunlap..... Lewiston

PENNSYLVANIA FIRE INSURANCE COMPANY.

| | |
|-------------------------------|------------------------------------|
| Benj. Davis & Co..... Augusta | Cox & Field..... Belfast |
| P. M. Blake..... Bangor | J. M. Goodwin & Son..... Biddeford |
| J. B. Drake & Co..... Bath | C. C. Humphreys..... Brunswick |

| | | | |
|------------------------------|--------------------|----------------------------|---------------|
| L. L. Lowell..... | Calais | E. H. & G. W. Cochran..... | Rockland |
| S. D. Leavitt..... | Eastport | Chas. H. Webber..... | Saco |
| H. K. Morrell..... | Gardiner | Charles C. Hobbs..... | South Berwick |
| Jas. G. Young..... | Great Falls, N. H. | W. J. Wheeler..... | South Paris |
| J. H. Bradford..... | Houlton | W. B. Creamer..... | Waldoboro |
| Garcelon & Ford..... | Lewiston | John Ware, Jr..... | Waterville |
| Rollins, Loring & Adams..... | Portland | | |

PEOPLES' INSURANCE COMPANY, NEWARK.

| | | | |
|-----------------------|--------|-------------------|----------|
| Charles D. Clark..... | Bangor | J. W. Munger..... | Portland |
|-----------------------|--------|-------------------|----------|

PEOPLES' FIRE INSURANCE COMPANY, TRENTON.

| | | | |
|----------------------|----------|----------------------|----------|
| Dunlap & Jordan..... | Lewiston | Barnes Brothers..... | Portland |
|----------------------|----------|----------------------|----------|

PHENIX INSURANCE COMPANY, BROOKLYN.

| | | | |
|--------------------|------------|------------------------------|-----------|
| M. W. Farr..... | Augusta | Garcelon & Ford..... | Lewiston |
| P. M. Blake..... | Bangor | Rollins, Loring & Adams..... | Portland |
| C. M. Plummer..... | Bath | C. G. Moffitt..... | Rockland |
| J. M. Goodwin..... | Biddeford | W. R. Keith..... | Thomaston |
| J. F. Woods..... | Farmington | | |

PHENIX INSURANCE COMPANY, HARTFORD.

| | | | |
|-----------------------|---------|------------------------|------------|
| Edward Weeks..... | Alna | J. F. Woods..... | Farmington |
| J. F. Cobb..... | Auburn | Augustus Bailey..... | Gardiner |
| Benj. Davis & Co..... | Augusta | W. D. Little & Co..... | Portland |
| D. M. Howard..... | Bangor | C. D. Ford..... | Turner |
| J. Humphreys..... | Bath | L. T. Boothby..... | Waterville |

PRESCOTT INSURANCE COMPANY.

| | |
|------------------|----------|
| Barnes Bros..... | Portland |
|------------------|----------|

PROVIDENCE WASHINGTON INSURANCE COMPANY.

| | | | |
|-----------------------|----------|------------------------------|----------|
| J. B. Drake & Co..... | Bath | Rollins, Loring & Adams..... | Portland |
| J. W. Munger..... | Portland | | |

REVERE FIRE INSURANCE COMPANY.

| | | | |
|------------------------|----------|---------------------|------|
| W. D. Little & Co..... | Portland | T. T. Brewster..... | Saco |
|------------------------|----------|---------------------|------|

ROCHESTER GERMAN INSURANCE COMPANY.

| | | | |
|-------------------|-----------|-------------------|----------|
| Pearl & Webb..... | Bangor | C. F. Dunlap..... | Lewiston |
| Garey & Shaw..... | Biddeford | Barnes Bros..... | Portland |

ROGER WILLIAMS INSURANCE COMPANY.

| | | | |
|-----------------------|-----------|----------------------------|-----------|
| David Cargill..... | Augusta | B. A. Neal..... | Gardiner |
| Pearl & Webb..... | Bangor | W. F. Lord..... | Kennebunk |
| J. B. Drake & Co..... | Bath | Freeland Howe..... | Norway |
| Cox & Field..... | Belfast | Dow, Coffin & Libby..... | Portland |
| J. W. Forsaith..... | Brunswick | E. H. & G. W. Cochran..... | Rockland |
| Levi L. Lowell..... | Calais | T. H. Dinsmore..... | Skowhegan |
| R. B. Clark..... | Eastport | Joseph Wood..... | Wiscasset |

ST. PAUL F. AND M. INSURANCE COMPANY.

| | | | |
|-------------------------|-----------|----------------------------|------------|
| George E. Macomber..... | Augusta | B. M. Flint..... | Calais |
| F. M. Sabine..... | Bangor | J. F. Woods..... | Farmington |
| V. C. Tarbox..... | Bath | D. H. Holman..... | Lewiston |
| Cox & Field..... | Belfast | Dow & Palmer..... | Portland |
| J. H. Small..... | Biddeford | E. H. & G. W. Cochran..... | Rockland |

SECURITY INSURANCE COMPANY.

Dow & Palmer..... Portland

SHAWMUT INSURANCE COMPANY.

| | |
|----------------------------|---------------------------------------|
| Pearl & Webb..... Bangor | Rollins, Loring & Adams..... Portland |
| C. M. Plummer..... Bath | E. H. & G. W. Cochran..... Rockland |
| Josiah Maxey..... Gardiner | |

SHOE AND LEATHER INSURANCE COMPANY.

| | |
|--------------------------|-----------------------------|
| P. M. Blake..... Bangor | M. Wight, Jr..... Portland |
| Cox & Field..... Belfast | Charles H. Webber..... Saco |

SPRINGFIELD F. AND M. INSURANCE COMPANY.

| | |
|-------------------------------------|---------------------------------------|
| W. F. Hallett..... Augusta | H. K. Morrell..... Gardiner |
| Wiggin & Champlin..... Bangor | H. R. Millett..... Gorham |
| J. H. Humphreys..... Bath | James G. Young..... Great Falls N. H. |
| Cox & Feld..... Belfast | W. F. Lord..... Kennebunk |
| J. H. Small..... Biddeford | Enoch Cousens..... Kennebunkport |
| A. B. Lovewell..... Bolster's Mills | D. H. Holman..... Lewiston |
| C. C. Humphreys..... Brunswick | Rollins, Loring & Adams..... Portland |
| W. H. Pillsbury..... Bucksport | E. H. Cochran..... Rockland |
| Frank Nelson..... Calais | T. H. Dinsmore..... Skowhegan |
| H. C. Parsons..... Dexter | J. B. Nealley..... South Berwick |
| C. Cary..... East Machias | L. T. Boethby..... Waterville |
| J. F. Woods..... Farmington | Fred Atwood..... Winterport |

STANDARD FIRE INSURANCE COMPANY.

| | |
|---|-------------------------------------|
| Barnes Bros., Gen. Agents..... Portland | Geo. W. Fiske..... Ellsworth |
| Frank E. Nye..... Augusta | J. E. Nye..... Halliowell |
| Chas. D. Clark..... Bangor | E. Cousens..... Kennebunkport |
| Geo. E. Morse..... Bath | A. E. Howard..... Waldoboro |
| F. J. Goodwin..... Biddeford | B. H. Mitchell..... West Waterville |

TRADERS' INSURANCE COMPANY.

| | |
|-----------------------------|---------------------------------------|
| J. S. Kimball..... Bangor | Thomas E. Wharff..... Calais |
| V. C. Tarbox..... Bath | Pierce & Donnell..... Houlton |
| Garey & Shaw..... Biddeford | Rollins, Loring & Adams..... Portland |

TRADERS' AND MECHANICS' INSURANCE COMPANY.

| | |
|------------------------------|---------------------------------|
| Chas. D. Clark..... Bangor | D. H. Holman..... Lewiston |
| F. J. Goodwin..... Biddeford | Joseph H. Webster..... Portland |

WESTCHESTER FIRE INSURANCE COMPANY.

| | |
|-----------------------------|-------------------------------------|
| Frank E. Nye..... Augusta | Thomas E. Wharff..... Calais |
| S. P. Johnson..... Bangor | C. F. Dunlap..... Lewiston |
| C. M. Plummer..... Bath | Barnes Bros..... Portland |
| Garey & Shaw..... Biddeford | B. H. Mitchell..... West Waterville |
| J. E. Jenks..... Brunswick | |

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

Sparrow & Peck..... Portland

MUTUAL COMPANIES OF OTHER STATES.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY.

| | | | |
|-----------------------|--------------|------------------------|---------------|
| S. P. Johnson..... | Bangor | A. F. Drinkwater..... | Ellsworth |
| V. C. Tarbox..... | Bath | Enoch Cousens..... | Kennebunkport |
| Cox & Field..... | Belfast | C. F. Dunlap..... | Lewiston |
| J. M. Goodwin..... | Biddeford | T. J. Sherman..... | Pembroke |
| J. W. Forsaith..... | Brunswick | Joseph H. Webster..... | Portland |
| Thomas E. Wharff..... | Calais | N. T. Talbot..... | Rockport |
| H. R. Haskell..... | Deer Isle | C. H. Webber..... | Saco |
| L. A. Ingalls..... | Denmark | Asa Low..... | Springvale |
| Charles W. Cary..... | East Machias | Joseph Wood..... | Wiscasset |
| P. Houghton..... | Eastport | | |

LYCOMING INSURANCE COMPANY.

| | |
|------------------------------|----------|
| Rollins, Loring & Adams..... | Portland |
|------------------------------|----------|

MECHANICS' MUTUAL INSURANCE COMPANY.

| | | | |
|---------------------|---------|--------------------|-----------|
| J. W. Clapp..... | Augusta | S. M. Donnell..... | Bath |
| Chas. D. Clark..... | Bangor | Geo. W. Fiske..... | Ellsworth |

MILLVILLE MUTUAL M. AND F. INSURANCE COMPANY.

| | | | |
|------------------------------------|-----------|------------------------------|---------------|
| James B. Drake, General Agent..... | Bath | Sylvester Brown..... | Kennebunkport |
| Pearl & Webb..... | Bangor | G. A. Hopkins..... | Millbridge |
| Cox & Field..... | Belfast | J. Nickerson..... | Portland |
| T. E. Wharff..... | Calais | Rollins, Loring & Adams..... | Portland |
| C. C. Barrill..... | Ellsworth | Spaulding & Stuart..... | Richmond |
| A. Bailey..... | Gardiner | H. Gregory, Jr..... | Rockland |
| S. P. Crossman..... | Lewiston | N. T. Talbot..... | Rockport |

QUINCY MUTUAL FIRE INSURANCE COMPANY.

| | | | |
|---------------------|-----------|-----------------------|----------|
| J. H. Small..... | Biddeford | C. F. Dunlap..... | Lewiston |
| George A. Dyer..... | Ellsworth | Upham & Gardiner..... | Portland |
| Leverett Lord..... | Hallowell | | |

SUFFOLK MUTUAL INSURANCE COMPANY.

| | | | |
|---------------------|---------|------------------------|-----------|
| J. W. Clapp..... | Augusta | Geo. W. Fiske..... | Ellsworth |
| Chas. D. Clark..... | Bangor | William Allen, Jr..... | Portland |
| Geo. E. Morse..... | Bath | | |

COMPANIES OF FOREIGN COUNTRIES.

BRITISH AMERICA ASSURANCE COMPANY.

| | |
|---------------------|----------|
| Warren Sparrow..... | Portland |
|---------------------|----------|

COMMERCIAL UNION ASSURANCE COMPANY.

| | | | |
|-------------------------|--------------------|------------------------------|------------|
| George E. Macomber..... | Augusta | Rollins, Loring & Adams..... | Portland |
| Pearl & Webb..... | Bangor | E. H. & G. W. Cochran..... | Rockland |
| J. G. Young..... | Great Falls, N. H. | L. T. Boothby..... | Waterville |
| D. H. Holman..... | Lewiston | | |

HAMBURG BREMEN INSURANCE COMPANY.

| | |
|-------------------|----------|
| Dow & Palmer..... | Portland |
|-------------------|----------|

LANCASHIRE INSURANCE COMPANY.

| | | | |
|--------------------|-----------|----------------------------|----------|
| M. W. Farr..... | Augusta | Garcelon & Ford..... | Lewiston |
| P. M. Blake..... | Bangor | W. D. Little & Co..... | Portland |
| O. M. Plummer..... | Bath | E. H. & G. W. Cochran..... | Rockland |
| J. H. Small..... | Biddeford | | |

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

| | | | |
|-----------------------|------------|----------------------------|-------------|
| M. W. Farr..... | Augusta | P. H. Longfellow..... | Machias |
| J. S. Kimball..... | Bangor | J. M. Heath..... | Portland |
| W. P. Wadsworth..... | Bath | E. H. & G. W. Cochran..... | Rockland |
| M. S. Staples..... | Belfast | Joseph H. Means..... | Saco |
| George G. Wight..... | Bridgton | Chandler Tuttle..... | Skowhegan |
| Austin & Hayford..... | Buckfield | W. J. Wheeler..... | South Paris |
| Frank Nelson..... | Calais | W. R. Keith..... | Thomaston |
| Z. H. Greenwood..... | Farmington | A. E. Howard..... | Waldoboro |
| Josiah Maxcy..... | Gardiner | L. T. Boothby..... | Waterville |
| Pierce & Donnell..... | Houlton | James Taylor..... | Wiscasset |
| D. H. Holman..... | Lewiston | | |

LONDON ASSURANCE CORPORATION.

| | | | |
|----------------------|----------|------------------------------|----------|
| Pearl & Webb..... | Bangor | Rollins, Loring & Adams..... | Portland |
| Garcelon & Ford..... | Lewiston | | |

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

| | | | |
|----------------------|-------------|-------------------------|--------------------|
| J. F. Cobb..... | Auburn | Augustus Bailey..... | Gardiner |
| W. F. Hallett..... | Augusta | J. G. Young..... | Great Falls, N. H. |
| P. M. Blake..... | Bangor | J. A. Bucknam & Co..... | Mechanic Falls |
| J. H. Humphreys..... | Bath | Dow & Palmer..... | Portland |
| M. S. Staples..... | Belfast | C. G. Moffitt..... | Rockland |
| J. H. Small..... | Biddeford | W. R. Keith..... | Thomaston |
| Levi L. Lowell..... | Calais | A. E. Howard..... | Waldoboro |
| A. N. Willey..... | Cherryfield | L. T. Boothby..... | Waterville |

QUEEN INSURANCE COMPANY.

| | | | |
|--------------------------|---------|--------------------|----------|
| Benjamin Davis & Co..... | Augusta | C. M. Plummer..... | Bath |
| P. M. Blake..... | Bangor | Dow & Palmer..... | Portland |

ROYAL INSURANCE COMPANY.

| | | | |
|-----------------------|--------------------|------------------------------|---------------|
| Benj. Davis & Co..... | Augusta | J. H. Bradford..... | Houlton |
| P. M. Blake..... | Bangor | Garcelon & Ford..... | Lewiston |
| J. B. Drake & Co..... | Bath | Rollins, Loring & Adams..... | Portland |
| Cox & Field..... | Belfast | E. H. & G. W. Cochran..... | Rockland |
| C. C. Humphreys..... | Brunswick | Chas. H. Webber..... | Saco |
| L. L. Lowell..... | Calais | Charles C. Hobbs..... | South Berwick |
| S. D. Leavitt..... | Eastport | W. J. Wheeler..... | South Paris |
| Augustus Bailey..... | Gardiner | John Ware, Jr..... | Waterville |
| J. G. Young..... | Great Falls, N. H. | | |

ROYAL CANADIAN INSURANCE COMPANY.

| | | | |
|-----------------------|--------------------|------------------------------|-----------------|
| Benj. Davis & Co..... | Augusta | D. R. Straw, Jr..... | Guilford |
| P. M. Blake..... | Bangor | Pierce & Donnell..... | Houlton |
| J. B. Drake & Co..... | Bath | Garcelon & Ford..... | Lewiston |
| O. A. Wilson..... | Columbia Falls | Rollins, Loring & Adams..... | Portland |
| S. D. Leavitt..... | Eastport | C. G. Moffitt..... | Rockland |
| A. Bailey..... | Gardiner | Fred Robinson..... | Thomaston |
| J. G. Young..... | Great Falls, N. H. | B. H. Mitchell..... | West Waterville |

SCOTTISH COMMERCIAL INSURANCE COMPANY.

| | | | |
|--------------------|---------|------------------------|-----------|
| J. W. Clapp..... | Augusta | J. H. Small & Co..... | Biddeford |
| O. B. Plummer..... | Bangor | W. D. Little & Co..... | Portland |

WESTERN ASSURANCE COMPANY.

| | |
|------------------------|----------|
| W. D. Little & Co..... | Portland |
|------------------------|----------|

COMPANIES ADMITTED SINCE JANUARY 1, 1876.

BUFFALO INSURANCE COMPANY.

Barnes Bros.....Portland

ELIOT INSURANCE COMPANY.

Sparrow & Peck.....Portland

FIREMEN'S INSURANCE COMPANY.

Sparrow & Peck.....Portland

HOME INSURANCE COMPANY, NEWARK.

Dow, Coffin & Libby.....Portland

IMPERIAL FIRE INSURANCE COMPANY.

| | |
|-----------------------------|--|
| Pearl & Webb.....Bangor | E. H. & G. W. Cochran.....Rockland |
| F. J. Goodwin.....Biddeford | A. N. Greenwood.....South Norridgewock |
| Frank Nelson.....Calais | A. E. Howard.....Waldoboro |
| B. A. Neal.....Gardiner | L. T. Boothby & Son.....Waterville |
| Anderson & Dow.....Portland | |

NEPTUNE FIRE AND MARINE INSURANCE COMPANY.

Sparrow & Peck.....Portland

NEWARK CITY INSURANCE COMPANY.

C. F. Dunlap.....Lewiston

NIAGARA FIRE INSURANCE COMPANY.

Dow & Palmer.....Portland

NORTHERN ASSURANCE COMPANY.

| | |
|-----------------------------|--|
| Pearl & Webb.....Bangor | E. H. & G. W. Cochran.....Rockland |
| F. J. Goodwin.....Biddeford | A. N. Greenwood.....South Norridgewock |
| Frank Nelson.....Calais | A. E. Howard.....Waldoboro |
| B. A. Neal.....Gardiner | L. T. Boothby & Son.....Waterville |
| Anderson & Dow.....Portland | |

WASHINGTON FIRE AND MARINE INSURANCE COMPANY.

Sparrow & Peck.....Portland

INDEX TO PART I

Fire and Marine Insurance.

| | PAGE. |
|--|-------|
| Introduction | iii |
| Maine Insurance Companies..... | iii |
| Compend of Maine Insurance Statutes..... | iv |
| Insurance Legislation of 1876..... | v |
| Companies of other States and Foreign Countries..... | xii |
| Fire, Fire-Marine and Marine Insurance Companies authorized to do business in Maine | xii |
| Companies admitted | xiv |
| Companies withdrawn and excluded..... | xv |
| Business of 1875 | xv |

STATISTICAL TABLES.

| | |
|--|---------|
| Table I. Capital, Assets, Liabilities, Surplus, Income and Expenditures..... | xviii |
| II. Items composing Assets..... | xxii |
| III. Items composing Liabilities..... | xxvi |
| IV. Items composing Income..... | xxx |
| V. Items composing Expenditures..... | xxxiv |
| VI. Risks in force, Risks written, Premiums received, etc..... | xxxviii |
| VII. Business in Maine | xlii |
| VIII. Assets, Risks, etc., of Maine Mutual Companies..... | xlvi |

COMPANY ABSTRACTS.

MAINE STOCK COMPANIES.

| | |
|--|---|
| Bangor Insurance Company | 3 |
| Merchants' Marine Insurance Company..... | 5 |
| Ocean Insurance Company..... | 7 |
| Union Insurance Company | 9 |

MAINE MUTUAL COMPANIES.

| | |
|--------------------------------|----|
| Bangor Mutual..... | 15 |
| Brunswick Farmers' Mutual..... | 16 |
| Casco Mutual..... | 16 |
| Chesterfield Mutual..... | 17 |
| Cumberland Mutual..... | 18 |
| Danville Mutual..... | 18 |
| Eastport Mutual..... | 19 |

| | PAGE. |
|------------------------------------|-------|
| Eliot and Kittery Mutual..... | 20 |
| Falmouth Mutual..... | 20 |
| Fayette Mutual..... | 21 |
| Fryeburg Mutual..... | 21 |
| Gorham Farmers' Mutual..... | 22 |
| Harpwell Mutual..... | 23 |
| Harrison Mutual..... | 23 |
| Hope Mutual..... | 24 |
| Jay Mutual..... | 25 |
| Kennebank Mutual..... | 25 |
| Litchfield Mutual..... | 26 |
| Lovell Mutual..... | 27 |
| Monmouth Mutual..... | 27 |
| North Yarmouth Mutual..... | 29 |
| Norway Mutual..... | 29 |
| Otisfield Mutual..... | 30 |
| Penobscot Mutual..... | 31 |
| Piscataquis Mutual..... | 32 |
| Raymond Mutual..... | 32 |
| Saco Mutual..... | 33 |
| Sidney Mutual..... | 34 |
| Somerset Mutual..... | 34 |
| Thomaston Mutual..... | 35 |
| Union Farmers' Mutual..... | 36 |
| Warren Farmers' Mutual..... | 36 |
| Waterford Mutual..... | 37 |
| Wells Mutual..... | 38 |
| West Bangor and Hermon Mutual..... | 38 |
| Wilton Mutual..... | 39 |
| Windham Mutual..... | 40 |
| Woolwich Mutual..... | 41 |
| Boothbay Mutual Fishing..... | 41 |
| Portland Mutual Fishing..... | 42 |

STOCK COMPANIES OF OTHER STATES.

| | |
|---|----|
| Ætna Insurance Company, Conn..... | 45 |
| Alliance Insurance Company, Mass..... | 47 |
| Amazon Insurance Company, Ohio..... | 49 |
| American Central Insurance Company, Mo..... | 51 |
| American Fire Insurance Company, Pa..... | 53 |
| Atlantic Insurance Company, N. Y..... | 55 |
| Atlantic F. and M. Insurance Company, R. I..... | 57 |
| Atlas Insurance Company, Conn..... | 59 |
| Aurora F. and M. Insurance Company, Ohio..... | 61 |
| Boston Marine Insurance Company, Mass..... | 63 |
| Buffalo German Insurance Company, N. Y..... | 64 |
| Citizens' Insurance Company, N. J..... | 66 |
| Commerce Insurance Company, N. Y..... | 68 |
| Commercial Fire Insurance Company, N. Y..... | 70 |

| | PAGE. |
|---|-------|
| Commonwealth Insurance Company, Mass..... | 72 |
| Connecticut Fire Insurance Company, Conn..... | 74 |
| Continental Insurance Company, N. Y..... | 76 |
| Dwelling House Insurance Company, Mass..... | 78 |
| Equitable F. and M. Insurance Company, R. I..... | 80 |
| Exchange Fire Insurance Company, N. Y..... | 82 |
| Fame Insurance Company, Pa..... | 84 |
| Faneuil Hall Insurance Company, Mass..... | 85 |
| Fire Association, Pa..... | 87 |
| Firemans' Fund Insurance Company, Cal..... | 89 |
| First National Fire Insurance Company, Mass..... | 92 |
| Franklin Insurance Company, Mass..... | 94 |
| Franklin Fire Insurance Company, Pa..... | 96 |
| German American Insurance Company, N. Y.. | 98 |
| Germania Insurance Company, N. J..... | 100 |
| Germania Fire Insurance Company, N. Y..... | 102 |
| Girard F. and M. Insurance Company, Pa..... | 104 |
| Globe Insurance Company, Mass..... | 106 |
| Gloucester Fire Insurance Company, Mass..... | 107 |
| Guaranty Fire Insurance Company, Mass..... | 109 |
| Hanover Fire Insurance Company, N. Y..... | 111 |
| Hartford Fire Insurance Company, Conn..... | 113 |
| Hoffman Fire Insurance Company, N. Y..... | 115 |
| Home Insurance Company, N. Y..... | 117 |
| Howard Insurance Company, N. Y..... | 119 |
| Hudson Insurance Company, N. J..... | 121 |
| Humboldt Insurance Company, N. J..... | 123 |
| Insurance Company of North America, Pa..... | 125 |
| Insurance Company of the State of Pennsylvania, Pa..... | 127 |
| Irving Insurance Company, N. Y..... | 129 |
| Manhattan Fire Insurance Company, N. Y..... | 131 |
| Manufacturers' Insurance Company, N. J..... | 133 |
| Manufacturers' F. and M. Insurance Company, Mass.. | 135 |
| Merchants' Insurance Company, N. J..... | 137 |
| Merchants' Insurance Company, R. I..... | 139 |
| Meriden Fire Insurance Company, Conn.. | 141 |
| National Fire Insurance Company, Conn..... | 143 |
| National Fire Insurance Company, N. Y..... | 145 |
| Northwestern National Insurance Company, Wis..... | 147 |
| Orient Fire Insurance Company, Conn..... | 149 |
| Paterson Fire Insurance Company, N. J..... | 150 |
| Pennsylvania Fire Insurance Company, Pa..... | 152 |
| Peoples' Insurance Company, N. J.... | 154 |
| Peoples' Fire Insurance Company, N. J..... | 156 |
| Phenix Insurance Company, N. Y..... | 158 |
| Phoenix Insurance Company, Conn..... | 160 |
| Preecott Insurance Company, Mass..... | 162 |
| Providence Washington Insurance Company, R. I..... | 163 |
| Revere Fire Insurance Company, Mass..... | 166 |
| Rochester German Insurance Company, N. Y..... | 168 |

| | PAGE. |
|--|-------|
| Roger Williams Insurance Company, R. I..... | 170 |
| Security Insurance Company, Conn..... | 172 |
| Shawmut Insurance Company, Mass..... | 174 |
| Shoe and Leather Insurance Company, Mass..... | 175 |
| Springfield F. and M. Insurance Company, Mass..... | 177 |
| Standard Fire Insurance Company, N. J..... | 179 |
| St. Paul F. and M. Insurance Company, Minn..... | 181 |
| Traders' Insurance Company, Ill..... | 183 |
| Traders' and Mechanics' Insurance Company, Mass..... | 185 |
| Westchester Fire Insurance Company, N. Y..... | 187 |
| Williamsburgh City Fire Insurance Company, N. Y..... | 189 |

MUTUAL COMPANIES OF OTHER STATES.

| | |
|---|-----|
| Holyoke Mutual Fire Insurance Company, Mass..... | 193 |
| Lycoming Fire Insurance Company, Pa..... | 195 |
| Mechanics' Mutual Insurance Company, Mass..... | 197 |
| Millville Mutual M. and F. Insurance Company, N. J..... | 198 |
| Quincy Mutual Fire Insurance Company, Mass..... | 200 |
| Suffolk Mutual Insurance Company, Mass..... | 202 |

COMPANIES OF FOREIGN COUNTRIES.

| | |
|--|-----|
| British America, Canada..... | 207 |
| Commercial Union, Eng..... | 209 |
| Hamburg Bremen, Hamburg..... | 211 |
| Lancashire, Eng..... | 213 |
| Liverpool and London and Globe, Eng..... | 215 |
| London Assurance Corporation, Eng..... | 217 |
| North British and Mercantile, G. B..... | 219 |
| Queen, Eng..... | 221 |
| Royal, Eng..... | 223 |
| Royal Canadian, Canada..... | 225 |
| Scottish Commercial, Scotland..... | 227 |
| Western Assurance, Canada..... | 229 |
| Licensed Brokers..... | 233 |
| Licensed Agents of Maine Stock Companies..... | 234 |
| Licensed Agents of Maine Mutual Companies..... | 234 |
| Licensed Agents of Stock Companies of other States..... | 238 |
| Licensed Agents of Mutual Companies of other States..... | 246 |
| Licensed Agents of Companies of Foreign Countries..... | 246 |

EIGHTH ANNUAL REPORT

OF THE

RANCE COMMISSIONER.



STATE OF MAINE.

PART II.

Life and Casualty Insurance.

AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1876.

Feb.
 23/52
 23/52

EIGHTH ANNUAL REPORT OF THE INSURANCE COMMISSIONER.

PART SECOND. LIFE AND CASUALTY INSURANCE.

*To the Honorable Senate and House of
 Representatives of the State of Maine:*

The Insurance Commissioner has the honor to present Part Second of the Eighth Annual Report, which relates to Life and Casualty Insurance.

At the close of the year 1875, there were thirty-two life and four casualty insurance companies authorized to transact business in this State.

The following tables show the life and casualty insurance companies authorized to do business in Maine at date of this report, and the companies admitted and withdrawn since date of last report:

Life and Casualty Insurance Companies now authorized to do business in Maine.

MAINE LIFE INSURANCE COMPANY.

| NAME OF COMPANY. | Location. | NAME OF COMPANY. | Location. |
|--------------------|-----------|------------------|-----------|
| Union Mutual | Augusta. | | |

LIFE INSURANCE COMPANIES OF OTHER STATES.

| | | | |
|-----------------------|-------------------|--------------------------|-----------------|
| Aetna..... | Hartford, Conn. | Connecticut Mutual..... | Hartford, Conn. |
| American Popular..... | New York City. | Continental..... | Hartford, Conn. |
| Atlantic Mutual..... | Albany, N. Y. | Continental | New York City. |
| Berkshire..... | Pittsfield, Mass. | Equitable..... | New York City. |
| Brooklyn..... | New York City. | Globe Mutual..... | New York City. |
| Charter Oak..... | Hartford, Conn. | Homoeopathic Mutual | New York City. |

INSURANCE COMMISSIONER'S REPORT.

COMPANIES OF OTHER STATES—CONCLUDED.

| NAME OF COMPANY. | Location. | NAME OF COMPANY. | Location. |
|---------------------------|--------------------|---------------------------|-------------------|
| John Hancock Mutual | Boston, Mass. | Penn Mutual..... | Philadelphia, Pa. |
| Massachusetts Mutual .. | Springfield, Mass. | Phoenix Mutual | Hartford, Conn. |
| Metropolitan..... | New York City. | Provident Life & Trust.. | Philadelphia, Pa. |
| Mutual | New York City. | Security Life & Annuity.. | New York City. |
| Mutual Benefit..... | Newark, N. J. | State Mutual..... | Worcester, Mass. |
| National | Montpellier, Vt. | Travelers' | Hartford, Conn. |
| National of U. S. of A.. | Washington, D. C. | United States | New York City. |
| New England Mutual | Boston, Mass. | Universal.. .. | New York City. |
| New York..... | New York City. | Vermont..... | Burlington, Vt. |
| Northwestern Mutual.... | Milwaukee, Wis. | Washington..... | New York City. |

CASUALTY INSURANCE COMPANIES.

| | | | |
|--|-----------------|--------------------------|-----------------|
| Hartford Accident..... | Hartford, Conn. | Railway Passengers'..... | Hartford, Conn. |
| Hartford Steam Boiler Inspection and Ins. Co.... | Hartford, Conn. | Travelers'..... | Hartford, Conn. |

Life and Casualty Insurance Companies of other States admitted to transact business in Maine since date of last Report.

| NAME OF COMPANY. | Location. | Date of Admission. | Capital paid up. |
|---|------------------------|-----------------------|------------------|
| Atlantic Mutual | Albany, N. Y. | July 1, 1875..... | \$110,000 00 |
| Provident Life and Trust.... | Philadelphia, Pa. | July 1, 1875..... | 500,000 00 |
| Vermont | Burlington, Vt. | March 1, 1876..... | 100,000 00 |
| Hartford Steam Boiler Inspection and Ins. Co..... | Hartford, Conn. | August 17, 1875 | 200,000 00 |

Life Insurance Companies of other States withdrawn and excluded during the year.

| NAME OF COMPANY. | Location. | NAME OF COMPANY. | Location. |
|------------------|----------------|-------------------------|---------------|
| Germania..... | New York City. | New Jersey Mutual | Newark, N. J. |
| Merchants'..... | New York City. | | |

TAXATION.

An act relating to the taxation of insurance companies, passed at the session of 1876, and published in Part First of this report, is published in Part Second, as it more particularly interests the life insurance companies.

In 1874 an act was passed taxing the life companies two per cent., and exempting the legal reserve with other items. This was understood so differently by the various companies doing business in this State in making their tax returns to this department for the year ending December 31, 1874, that the legislature of 1875 passed an explanatory act, in order to remedy the diversity of opinion in regard to the law and its meaning. The tax returns for year ending December 31, 1875, varied more than in the year previous, which led to the passage of the act named.

An Act relating to the Taxation of Insurance Companies.

Be it enacted by the Senate and House of Representatives in Legislature assembled, as follows :

SECTION 1. Every insurance company or association which does business in this state, not incorporated or associated under the laws thereof, shall, as hereinafter provided, annually pay a tax upon all premiums received, whether in cash or in notes absolutely payable, in excess over losses actually paid during the year, on contracts made in this state for insurance of life, property or interests therein, at the rate of two per centum per annum.

SECT. 2. In determining the amount of tax due under the preceding section, there shall be deducted by each company from the full amount of premiums received, the amount paid in this state during the year on claims under policies, and so much of any of said premiums as may be returned or allowed during the year to the insurer, as not collected, or used, or earned ; and the tax shall be computed on the net amount thus actually received by said companies or their agents as aforesaid.

SECT. 3. Every company or association which by the provisions of this act is required to pay a tax, shall, on or before the thirty-first day of January, in each year, make a return, under oath, to the insurance commissioner, stating the amount of all premiums received by said company, either in cash or notes absolutely payable, during the year ending on the thirty-first day of December next previous, and also the amount to be deducted therefrom,

under the provisions of this act, specifying the whole amount thereof, and also the classes of deductions and amount of each class. Said tax shall be assessed by the state treasurer upon the certificate of the insurance commissioner, to be seasonably furnished therefor on or before the first day of April, the same to be paid on or before the first day of May then next. It shall be the duty of the treasurer to notify the several companies of the assessment, and unless the same be paid as aforesaid, the commissioner shall suspend the right of the company to do any further business in the state until the tax is paid.

SECT. 4. In case any insurance company or association shall refuse or neglect to make the return required by this act, the state treasurer shall make such assessment on such company or association as he deems just, and unless the same shall be paid on demand such company or association shall have no right to do business in this state, and it shall be the duty of the insurance commissioner to give notice accordingly. And if after such notice any person does business in this state for such company or association, he shall be liable to the penalty provided in section fifty of chapter forty-nine of the revised statutes.

SECT. 5. But any insurance company incorporated by a state or country whose laws impose upon insurance companies chartered by this state any greater tax than is herein provided, shall pay the same tax upon business done by it in this state, in place of the tax above provided; and the insurance commissioner is hereby authorized to require the return upon which such tax may be assessed to be made to him, and the treasurer is hereby authorized to assess such tax; and if such tax is not paid as provided in section three, the insurance commissioner shall suspend the right of said company to do business in this state.

SECT. 6. Chapter two hundred and fifty-one of the acts of eighteen hundred and seventy-four, and chapter forty-six of the acts of eighteen hundred and seventy-five, are hereby repealed, except that they are continued in force for the assessment and collection of the tax the previous year as therein provided.

Approved February 23, 1876.

IMPORTANCE OF LIFE INSURANCE

In the Sixth Annual Report of this department, attention was called to the great importance of persons, in all conditions and circumstances of life, investing a portion of their surplus earnings in carrying a policy of insurance in some good life insurance company. There are but few men who cannot do this. A large part of our people spend yearly, *for trifles*, an amount that would pay the premium on a sum that would be of great benefit to the family in case of death.

It is to be feared that in these times of great business depression, many are suffering their policies to lapse, when it is just the time to hold on, and make still greater efforts to keep the same in force. No institutions in this country are more stable to-day than are our life insurance companies. The wise man insures his property against fire, and it is equally wise for all to insure against that great change, more sure to come than fire.

BUSINESS OF 1875.

Table No. 1 shows the capital, assets, liabilities, surplus or impairment of capital on the 31st day of December, 1875, and the income and expenditures for the year ending December 31, 1875, of life insurance companies transacting business in this State. The gross assets amounted to \$368,861,884.91. The liabilities amounted to \$336,988,016.19. The total surplus, as regards policy-holders, is \$31,873,868.72. The income amounted to \$98,812,097.07. The expenditures amounted to \$71,435,567.84. The total excess of income over expenditures is \$27,376,529.23.

Table No. 2 shows the nature of the assets of the companies transacting business in this State December 31, 1875.

Table No. 3 shows the nature of the liabilities of the same companies on the 31st day of December, 1875.

Table No. 4 shows the nature of the income of the same companies during the year ending December 31, 1875.

Table No. 5 shows the nature of the expenditures of the same companies during the same time.

Table No. 6 gives an exhibit of policies of all the life insurance companies doing business in Maine at the close of the year 1875.

Table No. 7 shows the number and amount of policies terminated during 1875, and the mode of termination. Terminated by death or maturity, 8,206, amounting to \$22,559,013. Terminated by

expiry, 2,181, amounting to \$6,061,117. Terminated by surrender 24,388, amounting to \$68,275,586. Terminated by lapse, 49,173, amounting to \$121,486,342.

Table No. 8 shows the business transacted in Maine during the year ending December 31, 1875, by life insurance companies. The number of policies issued was 2,605. Amount insured, \$3,831,925.00. Premiums received, \$775,765.27. Losses and claims incurred during the year, \$361,844.57. Losses and claims paid, \$341,745.18. Amount of taxes paid on premiums, \$1,858.77. Whole number of policies in force in the State at close of 1875, 16,503. Whole amount insured, \$27,142,365.00.

FINANCIAL.

JOSHUA NYE, *Insurance Commissioner*,

To STATE OF MAINE, Dr.

| | |
|---|------------|
| For cash received for license fee of 141 companies, | |
| at \$20..... | \$2,820 00 |
| For cash received for license fee of 59 brokers, at \$5. | 295 00 |
| For cash received for license fee of 1,376 agents, at \$1 | 1,376 00 |
| | <hr/> |
| | \$4,491 00 |

CR.

| | |
|--|------------|
| By salary, including rent, clerk hire and expenses ... | \$2,500 00 |
| By postage and stationery | 218 75 |
| By cash to balance..... | 1,772 25 |
| | <hr/> |
| | \$4,491 00 |

Respectfully submitted.

JOSHUA NYE,

Insurance Commissioner.

AUGUSTA, April 1, 1876.

STATISTICAL TABLES.

TABLE I.—Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of December, 1875, and the Income and Expenditures for the year ending December 31st, 1875, of Life Insurance Companies transacting business in this State.

| NAME OF COMPANY. | Paid up Capital. | Assets. | Liabilities not including Capital. | Surplus as regards Policy-holders. | Surplus as regards Stockholders. | Impairment of Capital. | Income. | Expenditures. |
|------------------------------------|------------------|----------------|------------------------------------|------------------------------------|----------------------------------|------------------------|----------------|----------------|
| | | | | | | | | |
| MAINE COMPANY. | | | | | | | | |
| Union Mutual..... | - | \$9,158,664 31 | \$7,925,478 00 | \$1,233,186 31 | - | - | \$2,402,968 87 | \$1,898,079 97 |
| COMPANIES OF OTHER STATES. | | | | | | | | |
| Aetna, Conn..... | \$150,000 | 21,822,291 76 | 19,748,487 70 | 2,073,804 06 | \$1,923,804 06 | - | 5,526,452 90 | 4,045,084 35 |
| American Popular, N. Y..... | 306,700 | 754,261 33 | 574,463 00 | 179,798 33 | - | \$126,901 67 | 193,595 32 | 163,793 43 |
| Atlantic Mutual, N. Y..... | 110,000 | 1,281,998 57 | 1,232,687 00 | 49,311 57 | - | 60,688 43 | 379,644 63 | 324,415 94 |
| Berkshire, Mass..... | 25,500 | 3,081,570 36 | 2,783,522 41 | 298,047 95 | 272,547 95 | - | 676,271 03 | 431,353 45 |
| Brooklyn, N. Y..... | 125,000 | 2,450,060 32 | 2,312,284 00 | 137,776 32 | 12,776 32 | - | 616,789 18 | 437,760 60 |
| Charter Oak, Conn..... | 200,000 | 13,518,922 46 | 13,455,127 00 | 63,795 46 | - | 136,204 54 | 3,736,433 94 | 2,644,437 96 |
| Connecticut Mutual, Conn..... | - | 43,410,594 07 | 39,469,799 00 | 3,920,795 07 | - | - | 9,818,400 36 | 7,194,602 68 |
| Continental, Conn..... | 300,000 | 3,430,471 49 | 3,215,929 68 | 214,541 81 | - | 85,458 19 | 913,391 89 | 555,390 68 |
| Continental, N. Y..... | 100,000 | 6,229,484 93 | 5,855,712 00 | 373,772 93 | 273,772 83 | - | 2,452,466 90 | 2,624,532 20 |
| Equitable, N. Y..... | 100,000 | 26,585,040 73 | 26,421,630 00 | 2,163,410 73 | 2,063,410 73 | - | 9,571,886 08 | 8,629,289 95 |
| Globe Mutual, N. Y..... | 100,000 | 4,372,698 80 | 4,079,232 00 | 293,466 80 | 193,466 80 | - | 1,073,128 22 | 890,754 23 |
| Homeopathic Mutual, N. Y..... | 200,000 | 637,707 82 | 580,683 60 | 57,024 82 | - | 142,975 18 | 235,505 51 | 183,390 47 |
| John Hancock Mutual, Mass..... | - | 2,730,891 06 | 2,576,453 50 | 154,437 56 | - | - | 745,155 30 | 616,098 31 |
| Massachusetts Mutual, Mass..... | - | 6,070,857 27 | 5,493,624 93 | 577,232 34 | - | - | 1,512,783 43 | 997,802 71 |
| Metropolitan, N. Y..... | 200,000 | 1,974,109 89 | 1,856,704 93 | 117,404 96 | - | 82,595 04 | 1,061,176 34 | 860,600 07 |
| Mutual, N. Y..... | - | 78,534,076 14 | 74,024,000 63 | 4,510,075 51 | - | - | 20,400,968 65 | 14,143,456 54 |
| Mutual Benefit, N. J..... | - | 31,300,677 93 | 28,669,108 83 | 2,631,569 10 | - | - | 6,751,987 06 | 6,223,732 21 |
| National, Vt..... | - | 1,846,750 44 | 1,282,698 09 | 564,052 35 | - | - | 401,947 50 | 232,741 10 |
| National of U. S. of A., D. C..... | 1,000,000 | 3,969,070 52 | * 2,923,603 70 | 1,045,466 82 | 45,466 82 | - | 1,085,013 99 | 686,846 94 |

| | | | | | | | |
|-----------------------------------|---------------|------------------|------------------|----------------|--------------|-----------------|-----------------|
| New England Mutual, Mass..... | 14,352,928 58 | 12,810,205 23 | 1,542,623 33 | - | - | 3,120,904 94 | 2,348,427 34 |
| New York, N. Y..... | 30,561,883 04 | 26,947,408 66 | 3,614,576 38 | - | - | 7,881,885 47 | 4,860,760 29 |
| Northwestern Mutual, Wis..... | 17,044,061 42 | 14,591,258 61 | 2,452,792 81 | - | - | 4,053,492 75 | 2,474,069 54 |
| Peun Mutual, Pa..... | 6,378,499 20 | 4,589,128 00 | 789,371 20 | - | - | 1,670,387 29 | 958,294 34 |
| Phoenix Mutual, Conn..... | 10,140,322 58 | 10,219,643 00 | -79,320 42 | - | 95,320 42 | 3,298,365 85 | 2,450,735 33 |
| Provident Life and Trust, Pa.... | 3,093,155 46 | * 2,209,317 61 | 883,837 85 | 383,837 85 | - | 888,506 85 | 398,844 61 |
| Security Life and Annuity, N. Y.. | 3,683,900 25 | 3,392,123 25 | 291,777 00 | 181,777 00 | - | 1,369,434 76 | 1,084,099 98 |
| State Mutual, Mass..... | 1,926,557 15 | 1,681,819 70 | 244,737 45 | - | - | 395,873 31 | 270,875 82 |
| Travelers', Conn..... | 2,534,844 85 | 2,305,937 00 | 228,707 85 | - | - | 707,414 53 | 322,560 63 |
| United States, N. Y..... | 4,681,168 47 | 4,129,751 89 | 501,416 58 | 251,416 58 | - | 1,205,187 06 | 964,408 99 |
| Universal, N. Y..... | 5,442,835 36 | 5,257,729 00 | 185,106 36 | - | 14,893 64 | 3,985,384 88 | 2,717,330 61 |
| Vermont, Vt..... | 176,435 71 | 71,631 50 | 104,804 21 | 4,904 21 | - | 35,588 88 | 19,720 80 |
| Washington, N. Y..... | 4,835,303 26 | 4,380,935 34 | 454,367 92 | 329,367 92 | - | 1,243,603 40 | 812,280 87 |
| Totals Cos. of other States..... | \$4,218,200 | \$359,703,220 60 | \$329,062,538 19 | \$5,891,078 75 | \$745,037 11 | \$96,409,128 20 | \$69,537,487 87 |
| Aggregate..... | 4,218,200 | 369,861,884 91 | 336,988,016 19 | 6,891,078 75 | 745,037 11 | 98,812,097 07 | 71,435,567 84 |

* Policies valued as per "American Experience Table of Mortality," with 4½ per cent. interest.

— Deficiency.

TABLE II. — Showing the nature of the Assets, on the 31st day of December, 1875, of Life Insurance Companies transacting business in this State.

| NAME OF COMPANY. | Real Estate. | Loans on Bonds and Mortgages. | Loans on Collaterals. | Premium Notes and Loans. | Stocks and Bonds owned. | Net deferred and outstanding Premiums. | All other Assets. | Total Assets. |
|-----------------------------------|--------------|-------------------------------|-----------------------|--------------------------|-------------------------|--|-------------------|----------------|
| MAINE COMPANY. | | | | | | | | |
| Union Mutual..... | \$350,000 00 | \$5,418,264 69 | \$52,159 94 | \$2,208,536 83 | \$279,684 00 | \$252,210 30 | \$597,858 55 | \$9,158,664 31 |
| COMPANIES OF OTHER STATES. | | | | | | | | |
| Aetna, Conn..... | 149,597 45 | 7,964,873 06 | 274,453 26 | 4,217,607 30 | 7,494,332 84 | 195,883 21 | 1,525,744 64 | 21,822,291 76 |
| American Popular, N. Y..... | — | 78,187 33 | 26,513 03 | 130,607 32 | 169,975 00 | 180,182 84 | 168,795 81 | 754,261 33 |
| Atlantic Mutual, N. Y..... | 30,000 00 | 387,400 00 | 12,000 00 | 240,496 65 | 414,930 64 | 28,677 33 | 168,693 95 | 1,281,998 67 |
| Berkshire, Mass..... | 180,000 00 | 1,720,098 75 | 64,253 33 | 204,351 77 | 786,380 00 | 62,990 43 | 73,496 08 | 3,081,570 36 |
| Brooklyn, N. Y..... | 14,000 00 | 1,138,150 02 | 35,420 82 | 431,493 18 | 561,890 00 | 63,681 60 | 157,424 80 | 2,450,060 32 |
| Charter Oak, Conn..... | 1,510,025 04 | 6,166,975 42 | 1,312,315 31 | 3,506,138 66 | 387,825 00 | 124,873 73 | 510,769 30 | 13,518,922 46 |
| Connecticut Mutual, Conn..... | 1,853,590 13 | 26,936,282 40 | 241,353 28 | 6,730,567 50 | 4,911,335 00 | 40,316 21 | 2,697,149 55 | 43,410,594 07 |
| Continental, Conn..... | 207,166 16 | 757,003 04 | 37,898 92 | 1,180,295 65 | 552,236 00 | 220,686 15 | 475,196 57 | 3,430,471 49 |
| Continental, N. Y..... | 822,395 15 | 1,301,377 50 | 309,685 00 | 1,937,700 05 | 596,268 25 | 696,221 81 | 565,839 07 | 6,229,484 83 |
| Equitable, N. Y..... | 6,030,484 55 | 17,085,951 88 | 64,320 00 | — | 4,564,828 19 | 718,228 00 | 1,131,228 11 | 28,585,040 73 |
| Globe Mutual, N. Y..... | 733,000 00 | 1,568,541 67 | 140,085 60 | — | 1,461,355 39 | 172,639 42 | 296,478 22 | 4,372,698 30 |
| Homeopathic Mutual, N. Y..... | 30,629 77 | 299,781 18 | 17,956 53 | — | 236,030 00 | 36,185 59 | 17,124 75 | 637,707 82 |
| John Hancock Mut., Mass..... | — | 1,307,850 00 | 23,800 00 | 373,838 23 | 826,312 50 | 73,783 91 | 125,306 42 | 2,730,891 06 |
| Massachusetts Mut., Mass..... | 157,964 70 | 3,659,735 00 | 207,898 51 | 986,053 25 | 567,668 00 | 205,700 10 | 285,837 71 | 6,070,857 27 |
| Metropolitan, N. Y..... | 165,150 00 | 612,250 00 | 60,610 91 | 374,969 68 | 361,355 00 | 337,159 22 | 62,615 08 | 1,974,109 89 |
| Mutual, N. Y..... | 3,572,655 41 | 60,071,189 91 | — | — | 9,004,971 13 | 887,898 68 | 5,027,361 01 | 78,534,076 14 |
| Mutual Benefit, N. J..... | 235,563 64 | 12,821,312 20 | — | 6,843,352 88 | 10,991,465 63 | 202,208 90 | 1,205,984 68 | 31,300,677 93 |
| National, Vt..... | 18,742 30 | 833,571 92 | 22,850 67 | 31,935 01 | 810,744 77 | 20,441 10 | 108,464 67 | 1,846,750 44 |
| Nat'l of U. S. of A., D. C..... | 503,597 02 | 2,336,964 24 | 145,335 45 | 62,443 26 | 518,755 35 | 141,607 53 | 160,367 63 | 3,569,070 53 |

| | | | | | | | | |
|------------------------------|-----------------|------------------|----------------|-----------------|-----------------|----------------|-----------------|------------------|
| New England Mut., Mass... | 1,336,334 33 | 2,234,143 22 | 391,985 12 | 2,388,459 09 | 7,090,650 50 | 359,708 00 | 551,649 30 | 14,552,928 56 |
| New York, N. Y..... | 1,320,240 53 | 17,685,587 50 | - | 4,885,728 82 | 7,633,244 00 | 511,750 07 | 2,025,422 12 | 30,861,983 04 |
| Northwestern Mutual, Wis. | 496,010 87 | 10,601,468 53 | 350 00 | 4,142,780 87 | 371,775 00 | 324,517 18 | 1,107,148 97 | 17,044,051 42 |
| Penn Mut., Pa..... | 386,792 03 | 1,871,308 84 | 154,715 69 | 700,354 93 | 1,783,725 73 | 46,344 48 | 335,257 50 | 6,378,499 20 |
| Phoenix Mut., Conn..... | 60,768 00 | 5,488,652 82 | 53,500 00 | 3,363,978 54 | 600,035 00 | 112,060 63 | 461,327 59 | 10,140,392 58 |
| Provident Life and Trust, Pa | 113,676 29 | 700,037 81 | 764,835 46 | 103,787 56 | 1,249,398 35 | 127,761 84 | 33,728 25 | 3,093,155 46 |
| Security L. & Annuity, N. Y | 460,875 00 | 30,682 80 | 4,491 44 | 1,633,205 40 | 642,543 75 | 616,096 00 | 296,005 86 | 3,683,900 25 |
| State Mut., Mass..... | 50,000 00 | 154,480 00 | - | 25,449 04 | 1,396,242 67 | - | 300,385 44 | 1,926,657 15 |
| Travelers', Conn..... | 87,688 21 | 1,784,977 50 | - | - | 378,875 00 | 136,854 30 | 146,349 84 | 2,534,644 85 |
| United States, N. Y..... | 27,218 52 | 2,777,407 19 | 73,950 00 | 179,033 07 | 1,148,867 12 | 118,649 52 | 306,023 05 | 4,631,168 47 |
| Universal, N. Y..... | 570,777 29 | 2,528,569 50 | 138,500 00 | 1,269,503 84 | 329,250 00 | 255,985 27 | 350,849 46 | 5,442,835 36 |
| Vermont, Vt..... | - | 100,820 00 | 19,100 00 | 6,744 81 | 20,246 00 | 8,282 22 | 21,242 68 | 176,435 71 |
| Washington, N. Y..... | 59,679 74 | 2,353,263 87 | 11,932 13 | - | 1,897,050 00 | 203,343 54 | 310,033 98 | 4,833,303 26 |
| Totals Cos. of other States | \$20,684,412 13 | \$195,509,204 15 | \$4,588,600 46 | \$40,951,376 35 | \$69,760,489 71 | \$7,200,538 71 | \$21,008,599 09 | \$159,703,220 60 |
| Aggregate | 21,034,412 13 | 200,927,468 84 | 4,840,760 40 | 43,159,913 18 | 70,040,123 71 | 7,452,749 01 | 21,606,457 64 | 369,861,984 91 |

TABLE III. — Showing the nature of the Liabilities on the 31st day of December, 1875, of Life Insurance Companies transacting business in this State.

| NAME OF COMPANY. | Losses and Claims due and unpaid. | Losses and Claims not due. | Losses and Claims resisted. | Reinsurance reserve, Actuaries' 4 per cent. | Unpaid Dividends. | Due for Salaries, Rents, etc. | All other Liabilities. | Total Liabilities except Capital. |
|------------------------------------|-----------------------------------|----------------------------|-----------------------------|---|-------------------|-------------------------------|------------------------|-----------------------------------|
| MAINE COMPANY. | | | | | | | | |
| Union Mutual..... | - | \$142,600 00 | - | \$7,782,878 00 | - | - | - | \$7,925,478 00 |
| COMPANIES OF OTHER STATES. | | | | | | | | |
| Aetna, Conn..... | \$47,871 00 | 264,794 00 | \$88,288 10 | 19,148,542 00 | \$185,990 47 | - | \$13,002 13 | 19,748,487 70 |
| American Popular, N. Y..... | - | 5,000 00 | 15,000 00 | 554,463 00 | - | - | - | 574,463 00 |
| Atlantic Mutual, N. Y..... | - | 8,572 00 | - | 1,224,115 00 | - | - | - | 1,232,687 00 |
| Berkshire, Mass..... | - | 27,889 60 | 10,000 00 | 2,730,119 00 | 4,663 89 | - | 11,149 92 | 2,783,522 41 |
| Brooklyn, N. Y..... | - | 24,680 00 | 10,000 00 | 2,272,704 00 | 2,500 00 | - | 2,400 00 | 2,312,284 00 |
| Charter Oak, Conn..... | - | 156,496 00 | 43,000 00 | 13,255,631 00 | - | - | - | 13,455,127 00 |
| Connecticut Mutual, Conn..... | - | 616,37 00 | 181,815 00 | 38,494,045 00 | 197,612 00 | - | - | 39,489,799 00 |
| Continental, Conn..... | - | 29,841 33 | 7,592 35 | 3,178,496 00 | - | - | - | 3,215,929 68 |
| Continental, N. Y..... | 7,500 00 | 131,150 00 | 18,425 00 | 5,675,437 00 | - | - | 23,000 00 | 5,855,712 00 |
| Equitable, N. Y..... | 70,612 00 | 361,630 00 | 29,000 00 | 25,811,640 00 | 73,748 00 | - | 75,000 00 | 26,421,630 00 |
| Globe Mutual, N. Y..... | - | 88,348 00 | 40,000 00 | 3,937,314 00 | - | - | 13,570 00 | 4,079,232 00 |
| Homeopathic Mutual, N. Y..... | - | - | - | 578,593 00 | - | - | 2,090 00 | 580,683 00 |
| John Hancock Mutual, Mass..... | 1,000 00 | 27,709 00 | 1,000 00 | 2,544,967 00 | - | - | 1,687 50 | 2,547,453 50 |
| Massachusetts Mutual, Mass..... | - | 107,400 00 | 43,200 00 | 5,318,462 00 | 24,562 93 | - | - | 5,493,624 93 |
| Metropolitan, N. Y..... | - | 33,000 00 | - | 1,813,089 00 | 2,194 00 | \$1,200 00 | 7,221 93 | 1,856,704 93 |
| Mutual, N. Y..... | - | 652,245 85 | 182,000 00 | 73,159,575 00 | - | - | 30,179 78 | 74,034,000 00 |
| Mutual Benefit, N. J..... | - | 497,389 00 | 44,000 00 | 27,764,185 00 | 363,534 83 | - | - | 28,669,108 83 |
| National, N. Y..... | - | 11,500 00 | - | 1,236,399 25 | 24,798 84 | - | 10,000 00 | 1,282,698 09 |
| National of U. S. of A., D. C..... | 11,203 40 | 61,500 00 | 8,000 00 | *2,699,048 00 | - | - | 43,852 30 | 2,833,603 70 |
| New England Mutual, Mass..... | - | 122,100 00 | - | 12,593,439 00 | 90,053 00 | - | 4,613 23 | 12,810,205 23 |

| | | | | | | | | | |
|---------------------------------------|--------------|----------------|--------------|------------------|--------------|------------|--------------|------------------|---------------|
| New York, N. Y. | 4,775 66 | 359,288 00 | 83,700 00 | 26,499,643 00 | - | 5,000 00 | - | - | 26,947,406 66 |
| Northwestern Mutual, Wis. | - | 143,128 61 | 27,800 00 | 14,405,003 00 | - | 2,000 00 | - | 10,327 00 | 14,591,258 61 |
| Penn Mutual, Pa. | - | 57,920 00 | 33,000 00 | 4,496,208 00 | - | - | - | - | 4,589,128 00 |
| Phoenix Mutual, Conn. | - | 193,850 00 | 52,000 00 | 9,973,793 00 | - | - | - | - | 10,219,643 00 |
| Provident Life and Trust, Pa. | - | 8,084 52 | - | * 2,194,570 00 | - | 6,426 09 | 237 00 | - | 2,209,317 61 |
| Security Life and Annuity, N. Y. | - | 70,915 00 | 22,500 00 | 3,287,850 00 | - | 8,981 00 | 1,200 00 | 1,477 25 | 3,392,123 25 |
| State Mutual, Mass. | - | 11,500 00 | 10,000 00 | 1,657,213 00 | - | 3,106 70 | - | - | 1,681,819 70 |
| Travelers', Conn. | - | 46,200 00 | 6,825 00 | 3,240,912 00 | - | - | - | 12,000 90 | 3,305,937 00 |
| United States, N. Y. | - | 130,670 00 | - | 3,976,569 00 | - | - | - | 22,512 89 | 4,129,751 89 |
| Universal, N. Y. | - | 104,992 00 | - | 6,082,936 00 | - | - | - | 69,801 03 | 6,257,729 00 |
| Vermont, Vt. | - | 1,000 00 | - | 70,281 50 | - | - | - | 250 00 | 71,531 50 |
| Washington, N. Y. | 10,000 00 | 34,000 00 | 2,500 00 | 4,327,654 00 | - | 157 50 | 2,729 18 | 3,894 66 | 4,380,935 34 |
| Totals Cos. of other States... | \$152,962 06 | \$4,388,909 91 | \$959,845 45 | \$329,202,695 75 | \$994,729 25 | \$5,366 18 | \$358,029 59 | \$329,062,538 19 | |
| Aggregate..... | 152,962 06 | 4,531,509 91 | 959,845 45 | 329,985,673 75 | 994,729 25 | 5,366 18 | 358,029 59 | 336,988,016 19 | |

* "American Experience" 4½ per cent.

INSURANCE COMMISSIONER'S REPORT.

TABLE IV. — Showing the nature of the Income during the year ending December 31st, 1875, of Life Insurance Companies transacting business in this State.

| NAME OF COMPANY. | PREMIUMS RECEIVED. | | Interest and Dividends. | Rents. | Income from all other sources. | Total Income. | Excess of Income over Expenditures. | Excess of Expenditures over Income. |
|------------------------------------|--------------------|--------------|-------------------------|-------------|--------------------------------|----------------|-------------------------------------|-------------------------------------|
| | Cash. | Note. | | | | | | |
| MAINE COMPANY. | | | | | | | | |
| Union Mutual | \$1,546,112 15 | \$330,399 67 | \$497,073 30 | \$23,321 06 | \$6,163 69 | \$2,402,968 87 | \$504,988 90 | - |
| COMPANIES OF OTHER STATES. | | | | | | | | |
| Aetna, Conn. | 3,485,848 48 | 523,295 81 | 1,617,308 61 | - | - | 5,526,452 90 | 1,481,368 55 | - |
| American Popular, N. Y. | 98,549 10 | 64,846 60 | 27,558 21 | 2,641 61 | - | 193,495 32 | 39,801 89 | - |
| Atlantic Mutual, N. Y. | 277,533 03 | 36,209 47 | 65,902 11 | - | - | 379,644 63 | 55,238 69 | - |
| Berkshire, Mass. | 437,256 82 | 47,456 92 | 182,584 58 | 8,467 67 | 505 04 | 676,371 03 | 244,917 58 | - |
| Brooklyn, N. Y. | 420,356 21 | 57,297 57 | 137,856 08 | - | 1,279 32 | 616,789 18 | 179,028 58 | - |
| Charter Oak, Conn. | 2,489,822 31 | 505,223 64 | 697,303 92 | 44,084 07 | - | 3,736,433 94 | 1,091,995 98 | - |
| Connecticut Mutual, Conn. | 7,114,644 09 | 50,824 46 | 2,612,473 71 | 40,458 10 | - | 9,818,400 36 | 2,823,797 68 | - |
| Continental, Conn. | 696,028 89 | 136,318 18 | 154,429 43 | 7,415 00 | 19,200 39 | 918,391 89 | 358,001 21 | - |
| Continental, N. Y. | 1,906,421 17 | 236,694 48 | 284,447 11 | 25,904 14 | - | 2,452,466 90 | - | \$172,065 30 |
| Equitable, N. Y. | 7,999,991 39 | - | 1,368,513 87 | 170,917 99 | 32,462 83 | 9,571,886 08 | 2,942,596 13 | - |
| Globe Mutual, N. Y. | 769,594 22 | - | 202,155 59 | 12,452 16 | 88,928 25 | 1,073,128 22 | 182,373 99 | - |
| Homeopathic Mutual, N. Y. | 201,677 04 | - | 33,788 47 | 140 00 | - | 235,605 51 | 52,215 04 | - |
| John Hancock Mutual, Mass. | 630,337 70 | 58,768 57 | 169,076 65 | - | 1,952 38 | 745,155 30 | 129,088 99 | - |
| Massachusetts Mutual, Mass. | 901,368 32 | 235,700 79 | 371,332 16 | 4,382 16 | - | 1,512,783 43 | 614,980 72 | - |
| Metropolitan, N. Y. | 906,380 64 | 48,171 40 | 106,634 30 | - | - | 1,061,176 34 | 200,576 27 | - |
| Mutual, N. Y. | 15,731,970 49 | - | 4,580,308 69 | 48,796 00 | 39,803 47 | 20,400,968 65 | 6,957,512 11 | - |
| Mutual Benefit, N. J. | 4,756,486 27 | - | 1,992,150 79 | 3,350 00 | - | 6,751,987 06 | 528,254 85 | - |
| National, Vt. | 287,334 32 | 5,010 08 | 108,515 76 | 1,087 34 | - | 401,947 50 | 169,206 40 | - |
| National of U. S. of A. D. C. | 778,774 45 | 7,931 02 | 196,069 40 | 20,266 84 | 81,972 30 | 1,085,013 99 | 299,167 05 | - |
| New England Mutual, Mass. | 1,590,280 50 | 666,213 92 | 842,231 47 | 22,179 05 | - | 3,120,904 93 | 772,477 60 | - |

| | | | | | | | | |
|--------------------------------|-----------------|----------------|-----------------|--------------|--------------|-----------------|-----------------|--------------|
| New York, N. Y..... | 6,011,227 13 | - | 1,725,761 56 | 60,251 18 | 84,645 60 | 7,881,885 47 | 3,031,125 18 | - |
| Northwestern Mutual, Wis .. | 1,923,544 87 | 758,194 06 | 1,308,645 57 | 8,697 47 | 59,410 78 | 4,053,492 75 | 1,872,424 11 | - |
| Penn Mutual, Pa..... | 922,130 77 | 190,574 78 | 308,830 47 | 4,564 05 | 244,297 22 | 1,670,387 29 | 712,092 95 | - |
| Phoenix Mutual, Conn..... | 2,365,500 85 | 264,569 00 | 678,296 00 | - | - | 3,298,366 85 | 847,630 52 | - |
| Provident Life and Trust, Pa.. | 697,764 32 | 24,079 57 | 148,824 92 | 575 00 | 17,372 54 | 888,506 85 | 489,862 24 | - |
| Security Life & Annuity, N. Y. | 1,001,594 10 | 220,764 12 | 132,641 12 | - | 14,435 42 | 1,869,434 76 | 805,334 78 | - |
| State Mutual, Mass..... | 259,723 82 | 26,449 04 | 111,200 46 | - | - | 395,873 31 | 124,997 49 | - |
| Travelers, Conn | 528,370 17 | - | 171,726 62 | 1,498 97 | 5,918 77 | 707,414 63 | 384,863 90 | - |
| United States, N. Y..... | 929,304 02 | - | 375,883 04 | - | - | 1,205,187 06 | 240,780 07 | - |
| Universal, N. Y..... | 2,602,390 02 | 550,804 02 | 231,484 34 | - | 706 50 | 3,385,384 88 | 668,054 27 | - |
| Vermont, Vt..... | 35,313 38 | - | 10,375 50 | - | - | 35,568 88 | 15,868 08 | - |
| Washington, N. Y..... | 972,449 80 | - | 268,131 68 | - | 3,021 92 | 1,243,603 40 | 431,322 73 | - |
| Totals Cos. of other States... | \$69,519,459 19 | \$4,693,417 40 | \$21,012,322 18 | \$468,128 70 | \$695,800 73 | \$96,409,128 20 | \$27,043,705 63 | \$172,065 30 |
| Aggregate..... | 71,065,671 34 | 5,023,717 07 | 21,509,395 48 | 511,449 76 | 701,963 42 | 98,812,097 07 | 27,548,594 53 | 172,065 30 |

TABLE V. — Showing the nature of the Expenditures during the year ending December 31st, 1875, of Life Insurance Companies transacting business in this State.

| NAME OF COMPANY. | Paid for losses and policy claims. | Paid for policies lapsed, surrendered and purchased. | Dividends to policy-holders. | Paid for commissions | Paid for salaries, medical examiners' fees, etc. | All other cash Expenditures. | Premium note Expenditures | Total Expenditures. |
|-----------------------------------|------------------------------------|--|------------------------------|----------------------|--|------------------------------|---------------------------|---------------------|
| MAINE COMPANY. | | | | | | | | |
| Union Mutual..... | \$543,368 57 | \$235,463 97 | \$69,438 46 | \$125,377 44 | \$212,563 21 | \$169,149 91 | \$542,718 41 | \$1,898,079 97 |
| COMPANIES OF OTHER STATES. | | | | | | | | |
| Aetna, Conn..... | 1,377,238 67 | 861,442 24 | 244,741 18 | 283,209 78 | 96,285 16 | 211,995 36 | 970,171 96 | 4,045,084 35 |
| American Popular, N. Y..... | 31,150 57 | 1,981 00 | — | 12,630 63 | 26,295 25 | 42,880 16 | 38,855 71 | 153,793 43 |
| Atlantic Mutual, N. Y..... | 112,140 92 | 90,365 43 | 8,462 24 | 23,294 40 | 11,397 22 | 39,065 73 | 39,690 00 | 324,415 94 |
| Berkshire, Mass..... | 167,790 83 | 62,325 61 | 80,356 34 | 36,510 53 | 24,778 53 | 28,981 92 | 30,609 69 | 431,352 45 |
| Brooklyn, N. Y..... | 145,311 80 | 80,613 74 | 39,498 92 | 41,070 12 | 30,060 63 | 61,387 99 | 39,187 40 | 437,760 60 |
| Charter Oak, Conn..... | 910,912 41 | 328,336 98 | 179,937 70 | 265,070 77 | 85,700 45 | 196,832 70 | 677,646 95 | 2,644,437 96 |
| Connecticut Mutual, Conn..... | 2,643,746 37 | 585,169 22 | 2,473,703 54 | 528,740 55 | 99,135 65 | 359,812 71 | 504,351 64 | 7,194,602 08 |
| Continental, Conn..... | 142,600 03 | 29,414 34 | 102,757 35 | 31,100 04 | 39,997 16 | 66,787 44 | 142,734 32 | 555,399 68 |
| Continental, N. Y..... | 501,403 70 | 830,017 49 | 72,632 97 | 166,838 70 | 191,194 28 | 301,481 67 | 560,964 39 | 2,624,582 20 |
| Equitable, N. Y..... | 2,377,377 56 | 1,213,963 73 | 1,743,670 38 | 370,570 68 | 333,961 11 | 589,746 49 | — | 6,629,289 95 |
| Globe Mutual, N. Y..... | 397,103 40 | 215,510 63 | 46,312 10 | 58,099 10 | 100,197 30 | 73,531 70 | — | 890,754 23 |
| Homoeopathic Mutual, N. Y..... | 33,442 00 | 69,620 13 | 10,350 10 | 15,265 07 | 27,323 86 | 25,389 31 | — | 183,390 47 |
| John Hancock Mutual, Mass..... | 213,305 04 | 216,923 62 | 497 58 | 24,016 70 | 50,970 41 | 37,841 84 | 73,510 82 | 616,096 31 |
| Massachusetts Mutual, Mass..... | 395,784 19 | 48,495 62 | 101,767 53 | 73,487 99 | 104,951 54 | 43,995 84 | 230,220 00 | 897,802 71 |
| Metropolitan, N. Y..... | 280,967 91 | 138,072 80 | 80,919 68 | 99,814 97 | 63,940 54 | 62,905 32 | 134,378 85 | 860,600 07 |
| Mutual, N. Y..... | 4,416,742 71 | 4,718,486 96 | 3,539,663 67 | 482,357 38 | 367,197 62 | 619,008 20 | — | 14,143,456 54 |
| Mutual Benefit, N. J..... | 1,937,510 09 | 406,795 25 | 2,632,974 81 | 358,899 26 | 107,051 66 | 230,790 71 | 650,610 53 | 6,292,782 21 |
| National, Vt..... | 104,204 51 | 23,293 02 | 49,379 80 | 27,022 91 | 17,268 04 | 7,129 04 | 4,452 78 | 232,741 10 |
| National of U. S. of A., D. C., | 231,843 50 | 199,570 86 | — | 64,706 48 | 88,519 89 | 92,489 41 | 12,417 10 | 656,846 94 |

| | | | | | | | | |
|----------------------------------|-----------------|-----------------|-----------------|----------------|----------------|----------------|----------------|-----------------|
| New England Mutual, Mass..... | 917,616 93 | 302,925 48 | 330,431 30 | 108,110 15 | 69,723 38 | 157,139 08 | 432,291 02 | 2,348,437 34 |
| New York, N. Y..... | 1,620,281 81 | 1,073,165 25 | 1,244,037 40 | 293,458 55 | 267,328 51 | 168,836 29 | 193,632 48 | 4,860,760 29 |
| Northwestern Mutual, Wis..... | 642,519 48 | 370,361 55 | 214,841 17 | 191,725 18 | 166,804 83 | 111,048 28 | 876,768 15 | 2,474,068 04 |
| Penn Mutual, Pa..... | 305,683 93 | 105,200 37 | 211,122 83 | 64,896 77 | 82,650 88 | 49,381 52 | 139,358 04 | 958,294 34 |
| Phoenix Mutual, Conn..... | 832,608 76 | 23,843 41 | 663,000 79 | 185,607 34 | 146,853 98 | 173,748 46 | 615,072 59 | 2,450,736 33 |
| Provident Life and Trust, Pa... | 130,452 36 | 32,686 85 | 87,235 61 | 58,662 78 | 43,762 69 | 26,494 16 | 19,550 16 | 398,844 61 |
| Security Life and Annuity, N. Y. | 341,231 64 | 127,929 81 | 50,595 11 | 186,307 31 | 33,097 95 | 78,197 91 | 276,740 25 | 1,064,099 98 |
| State Mutual, Mass..... | 118,357 23 | 25,113 36 | 80,572 68 | 22,103 46 | 12,999 06 | 11,730 03 | - | 270,875 82 |
| Travelers', Conn..... | 166,720 62 | 26,274 03 | - | 53,679 22 | 43,111 00 | 43,875 76 | - | 320,560 63 |
| United States, N. Y..... | 275,697 87 | 276,731 22 | 102,532 40 | 168,329 39 | 51,519 14 | 99,596 97 | - | 984,406 99 |
| Universal, N. Y..... | 581,596 04 | 1,379,934 95 | - | 330,005 28 | 73,213 82 | 225,030 74 | 127,549 78 | 2,717,330 61 |
| Vermont, Vt..... | 1,500 00 | 150 00 | 2,345 72 | 1,635 57 | 5,155 96 | 8,377 60 | 555 95 | 19,720 80 |
| Washington, N. Y..... | \$51,677 36 | 92,260 89 | 165,141 47 | 58,401 79 | 69,645 95 | 75,153 21 | - | 812,280 67 |
| Totals Cos of other States..... | \$22,697,719 24 | \$13,852,046 23 | \$14,358,532 87 | \$4,655,528 57 | \$2,932,003 35 | \$4,350,244 55 | \$6,691,328 56 | \$69,537,487 87 |
| Aggregate..... | 23,241,087 81 | 14,087,510 20 | 14,437,970 83 | 4,780,906 01 | 3,144,656 56 | 4,519,394 46 | 7,234,041 97 | 71,435,567 84 |

TABLE VI. — *Exhibit of Policies.*

| NAME OF COMPANY. | POLICIES IN FORCE Dec. 31, 1874. | | POLICIES ISSUED DURING 1875. | | POLICIES TERMINATED DURING 1875. | | POLICIES IN FORCE Dec. 31, 1875. | | INCREASE, 1875. | | DECREASE, 1875. | |
|---------------------------------------|-------------------------------------|--------------|---------------------------------|--------------|-------------------------------------|--------------|-------------------------------------|--------------|--------------------|-------------|--------------------|-------------|
| | No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. |
| MAINE COMPANY. | | | | | | | | | | | | |
| Union Mutual..... | 21,758 | \$49,207,370 | 6,013 | \$12,187,017 | 5,649 | \$14,648,012 | 22,122 | \$46,740,375 | 364 | - | - | \$2,466,995 |
| COMPANIES OF OTHER STATES. | | | | | | | | | | | | |
| <i>Rtias, Conn.</i> | 55,572 | 94,506,992 | 7,378 | 11,348,277 | 6,207 | 14,401,258 | 56,743 | 91,454,011 | 1,171 | - | - | 3,051,981 |
| American Popular, N. Y. | 3,154 | 8,262,899 | 697 | 3,499,958 | 642 | 1,549,670 | 9,309 | 10,213,187 | 155 | \$1,950,288 | - | - |
| Atlantic Mutual, N. Y. | 4,010 | 7,183,287 | 743 | 1,050,681 | 626 | 1,357,252 | 4,127 | 6,876,716 | 117 | - | - | 306,571 |
| Berkshire, Mass. | 4,709 | 10,823,154 | 780 | 1,799,041 | 676 | 1,681,979 | 4,813 | 10,840,216 | 104 | 117,062 | - | - |
| Brooklyn, N. Y. | 4,971 | 12,304,699 | 659 | 1,498,614 | 998 | 2,530,935 | 4,632 | 11,372,378 | - | - | 339 | 1,032,321 |
| Charter Oak, Conn. | 27,362 | 62,065,207 | 4,384 | 9,546,551 | 5,265 | 12,815,431 | 26,481 | 58,796,377 | - | - | 881 | 3,268,880 |
| Connecticut Mutual, Conn. | 65,316 | 185,368,633 | 5,970 | 15,796,454 | 5,077 | 16,086,245 | 66,209 | 185,076,842 | 893 | - | - | 289,791 |
| Continental, Conn. | 10,820 | 16,332,159 | 1,767 | 2,524,989 | 1,514 | 3,789,000 | 11,073 | 15,075,148 | 183 | - | - | 1,287,011 |
| Continental, N. Y. | 25,774 | 53,650,538 | 6,106 | 12,684,382 | 7,112 | 15,165,686 | 24,768 | 51,179,234 | - | - | 1,006 | 2,471,304 |
| Equitable, N. Y. | 48,130 | 181,029,001 | 8,563 | 30,638,017 | 8,013 | 32,934,332 | 48,700 | 178,032,686 | 570 | - | - | 2,396,315 |
| Globe Mutual, N. Y. | 10,687 | 22,957,361 | 2,576 | 5,423,021 | 2,445 | 6,685,902 | 10,818 | 21,744,480 | 131 | - | - | 1,212,881 |
| Homoeopathic Mutual, N. Y. | 2,668 | 4,659,852 | 1,121 | 1,902,708 | 832 | 1,531,758 | 2,957 | 5,030,862 | 289 | 370,950 | - | - |
| John Hancock Mut., Mass. | 6,891 | 14,549,614 | 844 | 1,241,628 | 1,856 | 4,274,412 | 6,879 | 11,518,830 | - | - | 1,012 | 3,032,784 |
| Massachusetts Mut., Mass. | 14,491 | 33,764,744 | 1,682 | 5,229,997 | 1,439 | 3,965,597 | 14,744 | 35,029,074 | 253 | 1,264,330 | - | - |
| Metropolitan, N. Y. | 18,972 | 27,385,145 | 4,830 | 6,836,446 | 6,361 | 9,114,504 | 17,441 | 25,107,087 | - | - | 1,531 | 2,378,058 |
| Mutual, N. Y. | 30,915 | 302,412,004 | 9,843 | 28,081,122 | 8,365 | 25,435,905 | 92,393 | 305,057,321 | 1,478 | 2,645,217 | - | - |
| Mutual Benefit, N. J. | 41,303 | 131,981,681 | 4,661 | 12,649,545 | 2,949 | 10,427,123 | 43,015 | 134,104,103 | 1,712 | 2,122,432 | - | - |
| National, Vt. | 4,422 | 9,637,698 | 704 | 1,689,578 | 475 | 1,307,740 | 4,651 | 9,919,636 | 229 | 281,838 | - | - |
| Nat'l of U. S. of A., D. C. | 10,678 | 23,903,172 | 2,710 | 4,819,762 | 2,443 | 5,780,980 | 10,945 | 32,941,944 | 267 | - | - | 961,229 |

| | | | | | | | | | | | | |
|------------------------------|---------|-----------------|---------|---------------|---------|---------------|---------|-----------------|--------|--------------|-------|--------------|
| New England Mut., Mass..... | 21,302 | 62,695,608 | 1,925 | 5,276,045 | 2,459 | 7,240,814 | 20,768 | 60,581,059 | - | - | 534 | 2,014,569 |
| New York, N. Y..... | 43,398 | 122,835,123 | 7,029 | 21,964,100 | 5,766 | 18,567,194 | 44,681 | 126,132,119 | 1,363 | 8,296,990 | - | - |
| Northwestern Mutual, Wis | 35,402 | 65,301,021 | 6,379 | 13,007,730 | 6,353 | 11,784,838 | 36,428 | 67,124,215 | 1,026 | 1,823,194 | - | - |
| Penn Mutual, Pa..... | 8,175 | 24,521,171 | 2,244 | 6,556,543 | 874 | 2,088,047 | 9,645 | 28,389,667 | 1,370 | 8,868,498 | - | - |
| Phoenix Mutual, Conn..... | 35,418 | 69,311,105 | 6,103 | 7,801,713 | 8,240 | 16,765,632 | 30,281 | 60,247,186 | - | - | 3,137 | 8,963,919 |
| Provident Life and Trust, Pa | 5,993 | 17,714,477 | 1,251 | 4,158,670 | 788 | 2,393,737 | 6,456 | 19,479,410 | 463 | 1,764,933 | - | - |
| Security L. & Annuity, N. Y | 10,091 | 23,395,255 | 1,682 | 2,612,837 | 2,424 | 5,390,823 | 9,349 | 20,617,269 | - | - | 742 | 2,777,986 |
| State Mutual, Mass..... | 4,484 | 8,998,972 | 463 | 1,292,600 | 202 | 408,150 | 4,745 | 9,883,322 | 261 | 884,350 | - | - |
| Travelers', Conn..... | 9,836 | 17,972,063 | 2,667 | 4,954,363 | 1,992 | 3,757,312 | 10,511 | 19,169,114 | 676 | 1,197,051 | - | - |
| United States, N. Y..... | 10,643 | 23,073,195 | 2,531 | 5,032,880 | 2,482 | 5,745,425 | 10,692 | 22,380,650 | 49 | - | - | 692,645 |
| Universal, N. Y..... | 16,996 | 31,960,533 | 6,408 | 14,575,219 | 2,855 | 7,191,608 | 17,477 | 35,907,240 | 481 | 3,946,707 | - | - |
| Vermont, Vt..... | 483 | 907,000 | 87 | 164,700 | 86 | 149,700 | 484 | 932,000 | 1 | 15,000 | - | - |
| Washington, N. Y..... | 11,022 | 25,021,417 | 1,795 | 4,491,439 | 1,676 | 4,083,315 | 11,141 | 25,429,535 | 119 | 408,118 | - | - |
| Totals Cos. of other States | 663,088 | \$1,696,282,780 | 105,602 | \$250,419,514 | 98,382 | \$257,034,802 | 866,236 | \$1,680,230,588 | 13,330 | \$25,956,952 | 9,182 | \$36,009,144 |
| Aggregate | 683,846 | 1,745,490,160 | 111,615 | 262,600,531 | 104,031 | 271,682,814 | 868,858 | 1,732,970,963 | 13,694 | 25,956,952 | 9,182 | 88,476,139 |

TABLE VII. — Showing the number and amount of Policies terminated during 1875, and the mode of termination.

| NAME OF COMPANY. | BY DEATH OR MATURITY. | | BY REVIVAL. | | BY NON-PAYMENT. | | BY LAPSE. | | BY CHANGE. | | NOT TAKEN. | |
|-----------------------------------|-----------------------|-----------|-------------|-----------|-----------------|-------------|-----------|-------------|------------|-----------|------------|-------------|
| | No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. |
| MAINE COMPANY. | | | | | | | | | | | | |
| Union Mutual..... | 227 | \$524,930 | 25 | \$52,577 | 794 | \$1,455,548 | 3,161 | \$8,785,998 | - | \$611,249 | 1,442 | \$2,955,810 |
| COMPANIES OF OTHER STATES. | | | | | | | | | | | | |
| Atlas, Conn..... | 797 | 1,502,880 | 5 | 22,000 | 2,755 | 5,696,008 | 1,693 | 5,440,936 | - | - | 977 | 1,739,934 |
| American, N. Y..... | 12 | 51,216 | 876 | 1,013,600 | 2 | 4,000 | - | - | 91 | 231,700 | 62 | 379,264 |
| American Mutual, N. Y..... | 64 | 152,108 | 2 | 6,000 | 124 | 347,766 | 350 | 728,300 | - | 960 | 82 | 142,078 |
| Brooklyn, Mass..... | 65 | 161,307 | 0 | 24,204 | 63 | 183,124 | 432 | 1,072,650 | - | - | 119 | 250,600 |
| Brooklyn, N. Y..... | 65 | 161,300 | 7 | 14,000 | 252 | 740,605 | 544 | 1,866,800 | 4 | 66,250 | 82 | 182,100 |
| Charter Oak, Conn..... | 856 | 804,421 | - | - | 1,607 | 5,623,870 | 2,459 | 6,063,585 | - | - | 893 | 2,319,555 |
| Charter Mutual, Conn..... | 652 | 2,800,116 | - | - | 1,774 | 5,044,691 | 1,707 | 6,142,599 | - | - | 450 | 1,149,125 |
| Continental, Conn..... | 114 | 104,008 | 6 | 14,500 | 236 | 205,205 | 774 | 1,673,600 | - | 849,714 | 285 | 633,907 |
| Continental, N. Y..... | 232 | 403,063 | 2 | 10,000 | 2,100 | 4,879,873 | 8,429 | 7,414,677 | - | 909,790 | 940 | 2,358,073 |
| Equitable, N. Y..... | 805 | 5,511,305 | 10 | 52,000 | 2,639 | 12,016,737 | 9,049 | 18,752,530 | - | - | 1,320 | 4,603,800 |
| Gloucester, N. Y..... | 179 | 410,909 | 1 | 5,000 | 780 | 1,000,888 | 1,172 | 3,171,052 | 1 | 1,000 | 353 | 1,058,870 |
| Guaranty Mutual, N. Y..... | 24 | 52,057 | 7 | 24,000 | 234 | 658,003 | 204 | 481,700 | 85 | 61,000 | 230 | 439,808 |
| Guaranty Mutual, N. Y..... | 66 | 104,488 | 4 | 8,000 | 212 | 509,120 | 1,078 | 2,402,865 | 984 | 1,017,250 | 84 | 167,757 |
| John Hancock Mutual, Mass..... | 180 | 404,300 | 880 | 1,800,400 | 173 | 470,375 | 852 | 1,113,630 | - | 91,152 | 315 | 562,940 |
| Metropolitan, N. Y..... | 508 | 905,707 | - | - | 1,674 | 1,097,053 | 9,444 | 4,180,183 | 940 | 1,600,310 | 747 | 1,161,051 |
| Mutual, N. Y..... | 1,074 | 5,434,008 | 194 | 657,458 | 5,114 | 10,300,000 | 8,045 | 8,188,400 | 1 | 180,300 | 897 | 2,749,920 |
| Mutual Benefit, N. Y..... | 642 | 1,041,010 | 50 | 127,000 | 344 | 771,571 | 1,182 | 3,241,331 | 471 | 3,001,753 | 470 | 1,258,650 |
| National, Vt..... | 40 | 97,441 | 4 | 12,000 | 159 | 860,193 | 822 | 609,000 | 3 | 111,646 | 51 | 157,500 |

| | | | | | | | | | | | | |
|----------------------------------|-------|--------------|-------|-------------|--------|--------------|--------|---------------|-------|--------------|--------|--------------|
| National of U. S. of A., D. C. | 116 | 246,896 | 14 | 56,500 | 354 | 747,174 | 1,215 | 2,689,941 | 464 | 1,287,128 | 281 | 783,341 |
| New England Mutual, Mass. | 250 | 840,074 | 775 | 2,181,065 | 415 | 1,297,715 | 742 | 2,012,650 | - | 35,500 | 277 | 883,610 |
| New York, N. Y. | 528 | 1,650,515 | 28 | 63,420 | 1,735 | 6,706,760 | 2,552 | 7,167,935 | - | 566,669 | 873 | 2,511,895 |
| Northwestern Mutual, Wis. | 353 | 742,483 | 44 | 163,754 | 920 | 1,549,326 | 3,353 | 7,124,191 | 5 | 496,477 | 678 | 1,708,305 |
| Penn Mutual, Pa. | 106 | 320,904 | 6 | 11,700 | 205 | 621,979 | 401 | 1,166,754 | 3 | 117,610 | 153 | 449,100 |
| Phoenix Mutual, Conn. | 370 | 894,993 | 17 | 29,000 | 143 | 266,361 | 4,857 | 9,651,966 | 1,497 | 3,777,100 | 1,356 | 2,246,212 |
| Provident Life and Trust, Pa. | 33 | 111,968 | 17 | 83,500 | 249 | 667,408 | 423 | 1,277,204 | 1 | 70,567 | 65 | 183,090 |
| Security Life and Annuity, N. Y. | 149 | 341,466 | 22 | 92,500 | 378 | 906,108 | 1,228 | 2,873,364 | 323 | 728,718 | 324 | 448,667 |
| State Mutual, Mass. | 57 | 104,150 | 4 | 5,000 | 76 | 169,000 | 65 | 130,000 | - | - | - | - |
| Travelers, Conn. | 80 | 166,564 | 18 | 49,500 | 43 | 45,198 | 1,049 | 2,012,975 | 290 | 643,125 | 512 | 839,950 |
| United States, N. Y. | 126 | 317,745 | 8 | 22,130 | 274 | 745,130 | 1,281 | 2,852,940 | 18 | 190,080 | 775 | 1,617,400 |
| Universal, N. Y. | 119 | 306,745 | 15 | 56,500 | 455 | 1,254,972 | 1,892 | 4,597,985 | 9 | 41,600 | 365 | 933,806 |
| Vermont, Vt. | 3 | 5,000 | 3 | 6,000 | 12 | 19,200 | 61 | 107,000 | - | 4,500 | 7 | 10,000 |
| Washington, N. Y. | 118 | 314,370 | - | - | 442 | 1,276,425 | 877 | 2,013,900 | - | - | 239 | 478,620 |
| Totals Cos. of other States... | 7,979 | \$22,034,083 | 2,156 | \$6,007,540 | 23,594 | \$66,410,038 | 46,012 | \$112,749,444 | 4,539 | \$15,655,179 | 14,102 | \$34,178,518 |
| Aggregate..... | 8,206 | 22,659,013 | 2,181 | 6,061,117 | 24,388 | 68,275,586 | 49,173 | 121,486,342 | 4,539 | 16,166,428 | 15,544 | 37,134,328 |

TABLE VIII.—Showing the business transacted in Maine during the year ending December 31st, 1875, by Life Insurance Companies.

| NAME OF COMPANY. | Number of policies in force Dec. 31, 1875. | Amount insured. | Number of policies issued during 1875. | Amount insured. | Premiums received. | Losses and claims incurred. | Losses and claims paid. | Taxes paid on premiums. |
|------------------------------------|--|-----------------|--|-----------------|--------------------|-----------------------------|-------------------------|-------------------------|
| MAINE COMPANY. | | | | | | | | |
| Union Mutual..... | 823 | \$1,195,413 00 | 135 | \$207,460 00 | \$17,758 08 | \$20,405 00 | \$11,005 00 | - |
| COMPANIES OF OTHER STATES. | | | | | | | | |
| Alma, Conn..... | 1,380 | 1,662,033 00 | 148 | 174,851 00 | 68,642 25 | 37,524 00 | 37,048 00 | \$51 21 |
| American Popular, N. Y..... | 199 | 583,000 00 | 91 | 359,000 00 | 7,284 30 | - | - | 26 04 |
| Atlantic Mutual, N. Y..... | 100 | 132,700 00 | 117 | 182,700 00 | 2,588 95 | - | - | - |
| Berkshire, Mass..... | 57 | 78,700 00 | 40 | 57,000 00 | 2,135 73 | 1,000 00 | 1,000 00 | - |
| Brooklyn, N. Y..... | 30 | 49,210 00 | - | - | 1,306 44 | - | - | - |
| Charter Oak, Conn..... | 716 | 1,140,895 00 | 114 | 182,645 00 | 45,536 55 | 37,000 00 | 37,000 00 | - |
| Connecticut Mutual, Conn..... | 1,934 | 3,683,935 00 | 139 | 184,687 00 | 89,482 47 | 54,061 00 | 55,495 00 | - |
| Continental, Conn..... | 198 | 251,650 00 | 7 | 8,500 00 | 13,187 84 | 4,633 33 | 6,633 33 | - |
| Continental, N. Y..... | 827 | 1,058,324 00 | 203 | 262,644 00 | 48,430 24 | 12,230 00 | 6,230 00 | 159 75 |
| Equitable, N. Y..... | 1,103 | 2,049,675 00 | 365 | 634,800 00 | 58,193 79 | 19,000 00 | 13,650 00 | 182 47 |
| Globe Mutual, N. Y..... | 184 | 229,000 00 | 195 | 237,000 00 | 4,865 44 | - | - | - |
| Homeopathic Mutual, N. Y..... | 33 | 43,032 00 | 13 | 22,600 00 | 737 09 | - | - | \$ 01 |
| John Hancock Mutual, Mass..... | 187 | 313,717 00 | 24 | 30,450 00 | 9,006 31 | 8,000 00 | 8,000 00 | - |
| Massachusetts Mutual, Mass..... | 650 | 1,152,208 00 | 72 | 112,385 00 | 28,171 82 | 11,700 00 | 9,300 00 | - |
| Metropolitan, N. Y..... | 110 | 249,047 00 | 86 | 183,647 00 | 6,373 75 | - | - | 47 98 |
| Mutual, N. Y..... | 1,681 | 2,839,515 00 | 88 | 117,225 00 | 95,001 10 | 30,674 13 | 30,674 13 | 526 53 |
| Mutual Benefit, N. J..... | 1,141 | 3,537,100 00 | 37 | 75,760 00 | 30,880 12 | 43,950 00 | 43,450 00 | - |
| National, Vt..... | 68 | 108,700 00 | 6 | 10,000 00 | 3,201 66 | - | - | 31 92 |
| National of U. S. of A., D. C..... | 100 | 128,883 00 | - | - | 2,614 34 | 4,700 00 | 4,700 00 | - |

| | | | | | | | | |
|--------------------------------------|--------|-----------------|-------|----------------|--------------|--------------|--------------|------------|
| New England Mutual, Mass..... | 1,739 | 3,216,000 00 | 53 | 66,000 00 | 107,967 63 | 28,000 00 | 25,000 00 | 579 68 |
| New York, N. Y..... | 721 | 1,077,870 00 | 64 | 92,480 00 | 33,155 25 | 8,218 00 | 8,900 00 | 166 60 |
| Northwestern Mutual, Wis..... | 91 | 130,690 00 | 33 | 46,300 00 | 3,186 04 | - | - | 7 50 |
| Penn Mutual, Pa..... | 54 | 62,500 00 | 44 | 46,500 00 | 2,634 44 | - | - | 26 34 |
| Phoenix Mutual, Conn..... | 1,106 | 1,394,339 00 | 225 | 182,352 00 | 44,429 61 | 24,000 00 | 24,000 00 | - |
| Provident Life and Trust, Pa..... | 108 | 96,500 00 | 44 | 36,500 00 | 3,363 00 | - | - | 15 48 |
| Security Life and Annuity, N. Y..... | 110 | 114,468 00 | 10 | 8,703 00 | 4,353 40 | 1,600 00 | 1,600 00 | 11 49 |
| State Mutual, Mass..... | 76 | 104,200 00 | 3 | 5,000 00 | 2,978 52 | 2,000 00 | 2,000 00 | 19 57 |
| Travelers, Conn..... | 647 | 948,161 00 | 128 | 187,921 00 | 24,074 86 | 11,000 00 | 11,000 00 | - |
| United States, N. Y..... | 50 | 88,900 00 | 7 | 2,730 00 | 1,848 35 | - | - | - |
| Universal, N. Y..... | 221 | 341,550 00 | 114 | 174,000 00 | 9,034 82 | 2,149 11 | 1,600 00 | 3 20 |
| * Vermont, Vt..... | - | - | - | - | - | - | - | - |
| Washington, N. Y..... | 79 | 80,160 00 | 11 | 7,195 00 | 2,839 63 | - | 5,459 72 | - |
| Totals Cos. of other States..... | 15,680 | \$25,946,952 00 | 2,470 | \$3,624,465 00 | \$758,007 19 | \$341,439 57 | \$330,740 18 | \$1,858 77 |
| Aggregate..... | 16,503 | 27,142,365 00 | 2,605 | 3,831,925 00 | 775,765 27 | 361,844 57 | 341,745 18 | 1,858 77 |

* Admitted since December 31st, 1875.

MAINE LIFE INSURANCE COMPANY.

ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING ITS
CONDITION ON THE 31st DAY OF DECEMBER, 1875.

UNION MUTUAL LIFE INSURANCE COMPANY

AUGUSTA, ME.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

HENRY S. WASHBURN, *President.*

W. H. HOLLISTER, *Secretary.*

I. ASSETS.

| | |
|---|-----------------------|
| Real estate owned by the company, unincumbered..... | \$350,000 00 |
| Loans on bond and mortgage, (first liens)..... | 5,418,264 69 |
| Loans secured by collaterals | 52,159 94 |
| Premium notes and loans on policies now in force..... | 2,208,536 83 |
| Stocks and bonds owned by the company, market value..... | 279,634 00 |
| Cash in office of company and deposited in banks and trust companies.. | 124,511 05 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 414,923 50 |
| Interest due and accrued on premium loans and notes..... | 58,424 00 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875..... | 252,210 30 |
| Total admitted assets..... | \$9,158,664 31 |

UNADMITTED ASSETS.

| | |
|--------------------------------------|---------------------|
| Agents' balances..... | \$79,936 59 |
| Bills receivable..... | 74,649 45 |
| Total unadmitted assets | \$154,586 04 |

II. LIABILITIES.

| | |
|---|-----------------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | \$142,600 00 |
| Net present value of all outstanding policies in force December 31, 1875, computed by the Maine Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$7,808,201 00 |
| Deduct net value of risks valued above and included under policy claims..... | 25,323 00 |
| Net reinsurance reserve..... | 7,782,878 00 |
| Liabilities as to policy-holders | \$7,925,478 00 |
| Surplus as regards policy-holders..... | 1,233,186 31 |
| Total liabilities..... | \$9,158,664 31 |

MAINE LIFE INSURANCE COMPANY.

III. INCOME DURING THE YEAR.

| | | |
|--|----------------|-----------------------|
| Gross cash received for premiums..... | \$1,449,424 80 | |
| Premium notes, loans or liens taken for premiums..... | 330,299 67 | |
| Premiums paid by surrendered policies..... | 96,687 35 | |
| Total premium income..... | | \$1,876,411 82 |
| Received for interest on cash loans..... | \$305,556 63 | |
| Received for interest on bonds owned and dividends on stocks..... | 12,633 79 | |
| Received for interest on premium notes and loans..... | 168,927 77 | |
| Received for interest on other debts due the company... | 9,395 16 | |
| Discount on claims paid in advance..... | 559 95 | |
| Received for rents..... | 23,321 06 | |
| Total interest, dividend and rent income..... | | 520,394 36 |
| Cash income from other sources..... | | 6,162 69 |
| Total income..... | | <u>\$2,402,968 87</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|-----------------------|
| Cash paid for death losses and policy claims..... | \$538,118 57 | |
| Premium notes, loans or liens used in payment of same.. | 52,762 87 | |
| Cash paid to annuitants..... | 5,250 00 | |
| Cash paid for surrendered policies..... | 138,776 62 | |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 332,060 87 | |
| Cash surrender values applied in payment of premiums.. | 96,687 35 | |
| Cash paid for dividends to policy-holders | 69,438 46 | |
| Premium notes, loans or liens used in payment of same.. | 157,894 67 | |
| Total paid to policy-holders | | \$1,390,989 41 |
| Cash paid for commissions to agents..... | \$125,377 44 | |
| Cash paid for salaries and expenses of managers and agents..... | 129,873 88 | |
| Cash paid for medical examiners' fees..... | 25,210 86 | |
| Cash paid for salaries and other compensation of officers and employees..... | 57,478 47 | |
| Total pay account..... | | 337,940 65 |
| Paid for taxes..... | | 21,853 46 |
| Paid for rents..... | | 31,995 81 |
| Paid for commuting commissions..... | | 18,036 34 |
| Paid for furniture, etc..... | | 10,712 35 |
| Other expenditures, vis: general expenses..... | | 86,551 95 |
| Total expenditures | | <u>\$1,898,079 97</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|--|----------------|----------------|
| Premium notes, loans or liens at beginning of the year.. | \$2,313,466 32 | |
| Received during the year..... | 865,140 05 | |
| Total | | \$3,178,606 37 |

Deductions during the year as follows:

| | | |
|---|--------------|----------------|
| Notes and other obligations used as above stated..... | \$542,718 41 | |
| Redeemed by maker in cash | 427,351 13 | |
| Total..... | | \$970,069 54 |
| Balance note assets at end of the year..... | | \$2,208,536 83 |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31, 1874..... | 21,758 | \$49,207,370 |
| Policies issued during the year | 6,000 | 12,131,317 |
| Old policies revived during the year..... | 13 | 32,750 |
| Old policies increased during the year..... | - | 16,950 |
| Totals | 27,771 | \$61,388,387 |
| Deduct policies ceased to be in force..... | 5,649 | 14,648,012 |
| Net policies in force December 31, 1875 | 22,122 | \$46,740,375 |

Policies which have ceased to be in force during the year,
with the mode of their termination:

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|----------------|
| Terminated by death or maturity..... | 227 | \$524,930 |
| By expiry..... | 25 | 53,577 |
| By surrender..... | 794 | 1,865,548 |
| By lapse..... | 3,161 | 8,736,898 |
| By change and decrease..... | - | 511,249 |
| Not taken..... | 1,442 | 2,955,810 |
| Totals | 5,649 | \$14,648,012 |

BUSINESS IN MAINE.

| | |
|---|----------------|
| Policies in force December 31, 1875, 823; amount insured..... | \$1,195,413 00 |
| Policies issued during the year, 135; amount insured..... | 207,460 00 |
| Premiums received during the year..... | 17,758 08 |
| Losses and claims incurred during the year..... | 20,405 00 |
| Losses and claims paid during the year..... | 11,005 00 |

LIFE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIFE
INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO
DO BUSINESS IN THE STATE OF MAINE, SHOWING THEIR
CONDITION ON THE 31ST DAY OF DECEMBER, 1875.

ÆTNA LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

T. O. ENDERS, *President.*

J. L. ENGLISH, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$150,000 00 |
| Capital actually paid up in cash..... | 150,000 00 |

II. ASSETS.

| | |
|--|------------------------|
| Real estate owned by the company, unincumbered..... | \$149,597 45 |
| Loans on bond and mortgage, (first liens)..... | 7,964,673 06 |
| Loans secured by collaterals | 274,453 26 |
| Premium notes and loans on policies now in force..... | 4,217,607 30 |
| Stocks and bonds owned by the company, market value..... | 7,494,332 84 |
| Cash in office of company and deposited in banks and trust companies.. | 986,363 31 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 499,381 33 |
| Due from other companies on account of reinsured risks..... | 40,000 00 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 195,883 21 |
| Total admitted assets..... | <u>\$21,822,291 76</u> |

UNADMITTED ASSETS.

| | |
|------------------------------|---------------------|
| Agents' balances..... | \$49,044 31 |
| Bills receivable..... | 141,217 37 |
| Total unadmitted assets..... | <u>\$190,261 68</u> |

III. LIABILITIES.

| | |
|--|---------------------|
| Claims for death losses due and unpaid..... | \$44,130 00 |
| Claims for matured endowments due and unpaid..... | 3,741 00 |
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | 264,794 00 |
| Claims for death losses and other policy claims resisted .. | 88,288 10 |
| Total policy claims..... | <u>\$400,953 10</u> |

Net present value of all outstanding policies in force

December 31, 1875, computed by the Connecticut Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....\$19,430,262 00

Deduct net value of risks reinsured in other solvent companies 281,720 00

Net reinsurance reserve..... \$19,148,542 00

Unpaid dividends of surplus or other profits due policy-holders 185,990 47

Other liabilities of the company..... 13,002 13

Liabilities as to policy-holders..... \$19,748,487 70

Surplus as regards policy-holders..... 2,073,804 06

Total liabilities \$21,822,291 76

IV. INCOME DURING THE YEAR.

Gross cash received for premiums..... \$2,641,756 31

Premium notes, loans or liens taken for premiums..... 523,295 81

Premiums paid by surrendered policies..... 844,092 17

Total premium income \$4,009,144 29

Received for interest on cash loans..... \$820,214 81

Received for interest on bonds owned and dividends on stocks..... 461,655 82

Received for interest on premium notes and loans..... 219,046 74

Received for interest on other debts due the company... 15,143 58

Discount on claims paid in advance..... 1,247 66

Total interest and dividend income..... 1,517,308 61

Total income \$5,526,452 90

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims \$1,377,238 67

Premium notes, loans or liens used in payment of same.. 161,240 53

Cash paid for surrendered policies..... 861,442 24

Premium notes, liens or loans used in purchase of same and voided by lapse..... 454,102 85

Cash paid for dividends to policy-holders 244,741 18

Premium notes, loans or liens used in payment of same . 354,828 58

Total paid to policy-holders..... \$3,453,594 05

Cash paid for commissions to agents..... \$283,209 78

Cash paid for salaries and expenses of managers and agents 9,202 06

Cash paid for medical examiners' fees..... 20,551 05

Cash paid for salaries and other compensation of officers and employees..... 66,532 05

Total pay account..... 379,494 94

Paid for dividends to stockholders..... 45,000 00

OF OTHER STATES.

11

| | |
|---|-----------------------|
| Paid for taxes | \$115,042 38 |
| Paid for rents..... | 9,096 83 |
| Other expenditures, viz : general expenses..... | 42,856 15 |
| Total expenditures | <u>\$4,045,084 35</u> |

VI. PREMIUM NOTE ACCOUNT.

| | |
|--|-----------------------|
| Premium notes, loans or liens at beginning of the year.. | \$4,664,483 45 |
| Received during the year..... | <u>523,295 81</u> |
| Total | \$5,187,779 26 |
| Deductions during the year as follows : | |
| Notes and other obligations used as above stated | <u>970,171 96</u> |
| Balance note assets at end of the year..... | <u>\$4,217,607 30</u> |

VII. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------------|
| Policies in force December 31, 1874..... | 55,572 | \$94,506,992 |
| Policies issued during the year | 7,331 | 11,186,537 |
| Old policies revived and increased during the year..... | 47 | 161,740 |
| Totals..... | <u>62,950</u> | <u>\$105,855,269</u> |
| Deduct policies ceased to be in force | <u>6,207</u> | <u>14,401,258</u> |
| Net policies in force December 31, 1875..... | <u>56,743</u> | <u>\$91,454,011</u> |

| Policies which have ceased to be in force during the year, with the mode of their termination : | | <i>Number.</i> | <i>Amount.</i> |
|--|--|----------------|---------------------|
| Terminated by death or maturity..... | | 797 | \$1,502,380 |
| By expiry | | 5 | 22,000 |
| By surrender..... | | 2,735 | 5,696,008 |
| By lapse..... | | 1,693 | 5,440,936 |
| Not taken..... | | <u>977</u> | <u>1,739,934</u> |
| Totals..... | | <u>6,207</u> | <u>\$14,401,258</u> |

BUSINESS IN MAINE.

| | |
|--|------------------|
| Policies in force December 31, 1875, 1,380; amount insured | \$1,662,033 00 |
| Policies issued during the year, 148; amount insured..... | 174,851 00 |
| Premiums received during the year..... | 68,612 25 |
| Losses and claims incurred during the year..... | 37,524 00 |
| Losses and claims paid during the year..... | <u>37,048 00</u> |

AMERICAN POPULAR LIFE INSURANCE COMPANY.
NEW YORK CITY.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

T. S. LAMBERT, *President.*

JAMES CRUIKSHANK, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized | \$500,000 00 |
| Capital actually paid up in cash..... | 306,700 00 |

II. ASSETS.

| | |
|--|---------------------|
| Loans on bond and mortgage, (first liens)..... | \$78,187 33 |
| Loans secured by collaterals..... | 26,513 03 |
| Premium notes and loans on policies now in force..... | 130,607 32 |
| Stocks and bonds owned by the company, market value..... | 169,975 00 |
| Cash in office of company and deposited in banks and trust companies.. | 155,852 48 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 4,859 12 |
| Interest due and accrued on premium loans and notes..... | 4,538 91 |
| Rents due and accrued for use of company's property, or under sublease | 3,545 30 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875..... | 180,182 84 |
| Total admitted assets..... | \$754,261 33 |

UNADMITTED ASSETS.

| | |
|--|---------------------|
| Commuted commissions..... | \$31,656 48 |
| Agents' balances..... | 38,348 37 |
| Bills receivable..... | 9,152 50 |
| Furniture, safes and fixtures | 14,838 08 |
| Agency supplies, printed matter and stationery | 9,000 00 |
| Total unadmitted assets | \$102,995 43 |

III. LIABILITIES.

| | |
|--|--------------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | \$5,000 00 |
| Claims for death losses and other policy claims resisted.. | 15,000 00 |
| Total policy claims..... | \$20,000 00 |

| | | |
|---|--------------|---------------------|
| Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$558,301 00 | |
| Deduct net value of risks reinsured in other solvent com- panies | 3,338 00 | |
| Net reinsurance reserve | | \$554,463 00 |
| Liabilities as to policy-holders..... | | \$574,463 00 |
| Surplus as regards policy-holders..... | | 179,798 33 |
| Total liabilities | | <u>\$754,261 33</u> |

IV. INCOME DURING THE YEAR.

| | | |
|---|-------------|---------------------|
| Gross cash received for premiums | \$98,549 10 | |
| Premium notes, loans or liens taken for premiums..... | 64,846 50 | |
| Total premium income..... | | \$163,395 60 |
| Received for interest..... | \$27,558 21 | |
| Received for rents..... | 3,841 51 | |
| Total interest, dividend and rent income | | 30,199 72 |
| Total income..... | | <u>\$193,595 32</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|--|-------------|---------------------|
| Cash paid for death losses and policy claims..... | \$31,150 57 | |
| Premium notes, loans or liens used in payment of same.. | 65 43 | |
| Cash paid for surrendered policies..... | 276 92 | |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 38,790 28 | |
| Cash surrender values applied in payment of premiums.. | 1,704 17 | |
| Total paid to policy-holders..... | | \$71,987 37 |
| Cash paid for commissions to agents..... | \$12,630 65 | |
| Cash paid for salaries and expenses of managers and agents..... | 10,000 00 | |
| Cash paid for medical examiners' fees | 2,999 96 | |
| Cash paid for salaries and other compensation of officers and employees..... | 13,295 29 | |
| Total pay account..... | | 38,925 90 |
| Paid for dividends to stockholders..... | | 16,149 00 |
| Paid for taxes | | 299 92 |
| Paid for rents..... | | 5,749 96 |
| Other expenditures, general expenses..... | | 20,681 28 |
| Total expenditures..... | | <u>\$153,793 43</u> |

VI. PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|---------------------|
| Premium notes, loans or liens at beginning of the year.. | \$112,361 17 | |
| Received during the year..... | 64,846 50 | |
| Total | | \$177,207 67 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated..... | \$38,855 71 | |
| Redeemed by maker in cash | 7,744 64 | |
| Total..... | | 46,600 35 |
| Balance note assets at end of the year | | <u>\$130,607 32</u> |

VII. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|---------------------|
| Policies in force December 31, 1874..... | 3,154 | \$8,262,899 |
| Policies issued during the year..... | 679 | 3,449,062 |
| Old policies revived during the year..... | 18 | 48,396 |
| Old policies increased during the year..... | - | 2,500 |
| Totals..... | 3,851 | \$11,762,857 |
| Deduct policies ceased to be in force..... | 542 | 1,549,670 |
| Net policies in force December 31, 1875..... | 3,309 | <u>\$10,213,187</u> |

Policies which have ceased to be in force during the year,
with the mode of their termination:

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|--------------------|
| Terminated by death or maturity..... | 12 | \$31,216 |
| By expiry..... | 376 | 1,013,600 |
| By surrender..... | 2 | 4,000 |
| By change and decrease..... | 91 | 221,700 |
| Not taken..... | 62 | 279,254 |
| Totals..... | 542 | <u>\$1,549,670</u> |

BUSINESS IN MAINE.

| | |
|--|--------------|
| Policies in force December 31, 1875, 189; amount insured | \$583,000 00 |
| Policies issued during the year, 91; amount insured..... | 359,000 00 |
| Premiums received during the year..... | 7,284 30 |
| Amount of taxes paid to the State of Maine on premiums..... | 51 21 |

ATLANTIC MUTUAL LIFE INSURANCE COMPANY.

ALBANY, N. Y.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

R. H. PRUYN, *President*.WALTER BROWN, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$110,000 00 |
| Capital actually paid up in cash..... | 110,000 00 |

II. ASSETS.

| | |
|--|-----------------------|
| Real estate owned by the company, unincumbered..... | \$30,000 00 |
| Loans on bond and mortgage, (first liens)..... | 387,400 00 |
| Loans secured by collaterals..... | 12,000 00 |
| Premium notes and loans on policies now in force..... | 240,496 65 |
| Stocks and bonds owned by the company, market value | 414,930 64 |
| Cash in office of company and deposited in banks and trust companies.. | 139,746 83 |
| Interest due and accrued | 28,847 12 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 28,577 33 |
| Total admitted assets..... | <u>\$1,281,998 57</u> |

UNADMITTED ASSETS.

| | |
|-------------------------------------|--------------------|
| Commuted commissions..... | \$25,000 00 |
| Agents' balances..... | 27,745 35 |
| Furniture, safes and fixtures | 5,000 00 |
| Total unadmitted assets..... | <u>\$57,745 35</u> |

III. LIABILITIES.

| | |
|---|-----------------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | \$8,572 00 |
| Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$1,224,262 00 |
| Deduct net value of risks reinsured in other solvent companies | 147 00 |
| Net reinsurance reserve | <u>1,224,115 00</u> |
| Liabilities as to policy-holders..... | \$1,232,687 00 |
| Surplus as regards policy-holders..... | 49,311 57 |
| Total liabilities | <u>\$1,281,998 57</u> |

IV. INCOME DURING THE YEAR.

| | | |
|---|--------------|---------------------|
| Gross cash received for premiums | \$277,533 05 | |
| Premium notes, loans or liens taken for premiums..... | 36,209 47 | |
| Total premium income | | \$313,742 52 |
| Received for interest..... | | 65,902 11 |
| Total income | | <u>\$379,644 63</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Cash paid for death losses and policy claims..... | \$112,140 92 | |
| Cash paid for surrendered policies..... | 90,365 43 | |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 28,461 00 | |
| Cash paid for dividends to policy-holders | 8,462 24 | |
| Premium notes, loans or liens used in payment of same . | 11,229 00 | |
| Total paid to policy-holders..... | | \$250,658 59 |
| Cash paid for commissions to agents..... | \$23,294 40 | |
| Cash paid for salaries and expenses of managers and agents..... | 1,500 00 | |
| Cash paid for medical examiners' fees..... | 2,092 13 | |
| Cash paid for salaries and other compensation of officers and employees..... | 7,805 09 | |
| Total pay account..... | | 34,691 62 |
| Paid for dividends to stockholders..... | | 8,050 00 |
| Paid for taxes..... | | 2,990 17 |
| Paid for rents.. | | 7,899 46 |
| Other expenditures, viz : general expenses..... | | 20,126 10 |
| Total expenditures | | <u>\$324,415 94</u> |

VI. PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|---------------------|
| Premium notes, loans or liens at beginning of the year.. | \$243,977 18 | |
| Received during the year..... | 36,209 47 | |
| Total | | \$280,186 65 |
| Deductions during the year as follows : | | |
| Notes and other obligations used as above stated..... | | 39,690 00 |
| Balance note assets at end of the year..... | | <u>\$240,496 65</u> |

VII. EXHIBIT OF POLICIES.

| | Number. | Amount. |
|---|---------|--------------------|
| Policies in force December 31, 1874..... | 4,010 | \$7,183,287 |
| Policies issued, revived and increased during the year..... | 743 | 1,050,681 |
| Totals | 4,753 | \$8,233,968 |
| Deduct policies ceased to be in force | 626 | 1,357,252 |
| Net policies in force December 31, 1875..... | 4,127 | <u>\$6,876,716</u> |

OF OTHER STATES.

17

| Policies which have ceased to be in force during the year, with the mode of their termination : | | |
|--|----------------|----------------|
| | <i>Number.</i> | <i>Amount.</i> |
| Terminated by death | 64 | \$132,168 |
| By expiry | 2 | 6,000 |
| By surrender..... | 128 | 347,756 |
| By lapse..... | 350 | 728,300 |
| By change and decrease..... | - | 950 |
| Not taken..... | 82 | 142,078 |
| Totals | 626 | \$1,357,252 |

BUSINESS IN MAINE.

| | |
|--|--------------|
| Policies in force December 31, 1875, 100 ; amount insured..... | \$132,700 00 |
| Policies issued during the year, 117 ; amount insured..... | 152,700 00 |
| Premiums received during the year..... | 2,588 95 |
| Amount of taxes paid to the State of Maine on premiums..... | 26 04 |

BERKSHIRE LIFE INSURANCE COMPANY.

PITTSFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

EDWARD BOLTWOOD, *President.*

JAMES W. HULL, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|-------------|
| Capital authorized..... | \$25,500 00 |
| Capital actually paid up in cash..... | 25,500 00 |

II. ASSETS.

| | |
|---|----------------|
| Real estate owned by the company, unincumbered..... | \$180,000 00 |
| Loans on bond and mortgage, (first liens)..... | 1,720,098 75 |
| Loans secured by collaterals..... | 54,253 33 |
| Premium notes and loans on policies now in force | 204,351 77 |
| Stocks and bonds owned by the company, market value..... | 786,380 00 |
| Cash in office of company and deposited in banks and trust companies.. | 18,520 94 |
| Interest due and accrued on cash loans and on bonds owned by the com- pany..... | 46,733 90 |
| Interest due and accrued on premium loans and notes..... | 8,241 24 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875..... | 62,990 43 |
| Total admitted assets..... | \$3,081,570 56 |

UNADMITTED ASSETS.

| | |
|------------------------------------|--------------------|
| Agents' balances..... | \$25,329 95 |
| Bills receivable..... | 1,137 63 |
| Furniture, safes and fixtures..... | 3,000 00 |
| Total unadmitted assets | <u>\$29,467 58</u> |

III. LIABILITIES.

| | |
|---|------------------------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due | \$27,589 60 |
| Claims for death losses and other policy claims resisted.. | 10,000 00 |
| Total policy claims..... | <u>\$37,589 60</u> |
| Net present value of all outstanding policies in force December 31, 1875, computed by the Massachusetts Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | <u>\$2,730,119 00</u> |
| Net reinsurance reserve..... | 2,730,119 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 4,663 89 |
| Other liabilities of the company, viz: premiums paid in advance..... | 11,149 92 |
| Liabilities as to policy-holders | <u>\$2,783,522 41</u> |
| Surplus as regards policy-holders..... | 298,047 95 |
| Total liabilities..... | <u><u>\$3,081,570 36</u></u> |

IV. INCOME DURING THE YEAR.

| | |
|---|----------------------------|
| Gross cash received for premiums..... | \$398,353 79 |
| Premium notes, loans or liens taken for premiums.... | 47,456 92 |
| Premiums paid by surrendered policies..... | 38,903 03 |
| Total premium income..... | <u>\$484,713 74</u> |
| Received for interest on cash loans..... | \$123,542 83 |
| Received for interest on bopds owned and dividends on stocks..... | 40,034 79 |
| Received for interest on premium notes and loans..... | 12,792 74 |
| Received for interest on other debts due the company... | 5,417 95 |
| Discount on claims paid in advance..... | 796 27 |
| Received for rents..... | 8,467 67 |
| Total interest, dividend and rent income..... | <u>191,052 25</u> |
| Cash income from other sources..... | 505 04 |
| Total income..... | <u><u>\$676,271 03</u></u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------|
| Cash paid for death losses and policy claims..... | \$167,790 83 |
| Premium notes, loans or liens used in payment of same.. | 4,242 73 |
| Cash paid for surrendered policies..... | 23,422 58 |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 12,823 52 |
| Cash surrender values applied in payment of premiums.. | 38,903 03 |

| | | |
|--|-------------|--------------|
| Cash paid for dividends to policy-holders | \$80,356 34 | |
| Premium notes, loans or liens used in payment of same.. | 13,543 44 | |
| Total paid to policy-holders | | \$341,082 47 |
| Cash paid for commissions to agents..... | \$36,510 53 | |
| Cash paid for salaries and expenses of managers and agents..... | 8,357 04 | |
| Cash paid for medical examiners' fees..... | 2,433 50 | |
| Cash paid for salaries and other compensation of officers and employees..... | 13,987 99 | |
| Total pay account..... | | 61,289 06 |
| Paid for dividends to stockholders..... | | 1,785 00 |
| Paid for taxes..... | | 6,072 51 |
| Paid for rents..... | | 6,464 30 |
| Other expenditures, viz: general expenses..... | | 14,660 11 |
| Total expenditures | | \$431,353 45 |

VI. PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|--------------|
| Premium notes, loans or liens at beginning of the year.. | \$198,830 32 | |
| Received during the year..... | 47,456 92 | |
| Total | | \$246,287 24 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated..... | \$30,609 69 | |
| Redeemed by maker in cash..... | 11,325 78 | |
| Total..... | | 41,935 47 |
| Balance note assets at end of the year..... | | \$204,351 77 |

VII. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31, 1874..... | 4,709 | \$10,823,154 |
| Policies issued during the year | 724 | 1,671,205 |
| Old policies revived during the year..... | 56 | 117,500 |
| Additions by dividends during the year..... | - | 10,336 |
| Totals | 5,489 | \$12,622,195 |
| Deduct policies ceased to be in force | 676 | 1,681,979 |
| Net policies in force December 31, 1875 | 4,813 | \$10,940,216 |

| Policies which have ceased to be in force during the year, with the mode of their termination: | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Terminated by death | 53 | \$151,397 |
| By expiry..... | 9 | 24,204 |
| By surrender..... | 63 | 183,128 |
| By lapse..... | 432 | 1,072,650 |
| Not taken..... | 119 | 250,600 |
| Totals..... | 676 | \$1,681,979 |

BUSINESS IN MAINE.

| | |
|--|-------------|
| Policies in force December 31, 1875, 57; amount insured..... | \$78,700 00 |
| Policies issued during the year, 40; amount insured..... | 57,000 00 |
| Premiums received during the year..... | 2,135 73 |
| Losses and claims incurred during the year..... | 1,000 00 |
| Losses and claims paid during the year..... | 1,000 00 |

BROOKLYN LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

C. W. BOUCK, *President.*WILLIAM M. COLE, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$125,000 00 |
| Capital actually paid up in cash..... | 125,000 00 |

II. ASSETS.

| | |
|--|----------------|
| Real estate owned by the company, unincumbered..... | \$14,000 00 |
| Loans on bond and mortgage, (first liens)..... | 1,188,150 02 |
| Loans secured by collaterals..... | 33,420 82 |
| Premium notes and loans on policies now in force..... | 431,493 18 |
| Stocks and bonds owned by the company, market value..... | 561,890 00 |
| Cash in office of company and deposited in banks and trust companies.. | 96,464 19 |
| Interest due and accrued on cash loans and on bonds owned by the company | 41,874 60 |
| Interest due and accrued on premium loans and notes..... | 19,086 01 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 63,681 50 |
| Total admitted assets..... | \$2,450,060 32 |

UNADMITTED ASSETS.

| | |
|------------------------|-------------|
| Agents' balances | \$21,081 95 |
|------------------------|-------------|

III. LIABILITIES.

| | |
|--|-------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | \$24,680 00 |
| Claims for death losses and other policy claims resisted.. | 10,000 00 |
| Total policy claims..... | \$34,680 00 |

| | | |
|---|--|-----------------------|
| Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | | \$2,277,181 00 |
| Deduct net value of risks reinsured in other solvent companies | | 4,477 00 |
| Net reinsurance reserve..... | | 2,272,704 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | | 2,500 00 |
| Other liabilities of the company..... | | 2,400 00 |
| Liabilities as to policy-holders..... | | \$2,312,284 00 |
| Surplus as regards policy-holders..... | | 137,776 32 |
| Total liabilities | | <u>\$2,450,060 32</u> |

IV. INCOME DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Gross cash received for premiums..... | \$387,645 57 | |
| Premium notes, loans or liens taken for premiums..... | 57,297 57 | |
| Premiums paid by dividends and surrendered policies ... | 32,710 64 | |
| Total premium income..... | | \$477,653 78 |
| Received for interest on cash loans..... | \$80,373 91 | |
| Received for interest on bonds owned and dividends on stocks..... | 29,265 35 | |
| Received for interest on premium notes and loans..... | 28,216 82 | |
| Total interest and dividend income..... | | 137,856 08 |
| Cash income from other sources | | 1,279 32 |
| Total income..... | | <u>\$616,789 18</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Cash paid for death losses and policy claims..... | \$145,311 80 | |
| Premium notes, loans or liens used in payment of same.. | 7,594 74 | |
| Cash paid for surrendered policies | 55,478 74 | |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 31,592 66 | |
| Cash surrender values applied in payment of premiums.. | 25,165 00 | |
| Cash paid for dividends to policy-holders..... | 39,498 92 | |
| Total paid to policy-holders..... | | \$304,641 86 |
| Cash paid for commissions to agents..... | \$41,070 12 | |
| Cash paid for medical examiners' fees | 4,593 52 | |
| Cash paid for salaries and other compensation of officers and employees..... | 26,667 11 | |
| Total pay account..... | | 71,730 75 |
| Paid for dividends to stockholders | | 8,125 00 |
| Paid for taxes | | 3,613 52 |
| Paid for rents..... | | 11,385 39 |
| Other expenditures, viz: general expenses..... | | 38,264 08 |
| Total expenditures..... | | <u>\$437,760 60</u> |

VI. PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|---------------------|
| Premium notes, loans or liens at beginning of the year.. | \$428,220 69 | |
| Received during the year..... | 57,297 57 | |
| Total..... | | \$485,518 26 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated..... | \$39,187 40 | |
| Redeemed by maker in cash..... | 14,837 68 | |
| Total..... | | 54,025 08 |
| Balance note assets at end of the year..... | | <u>\$431,493 18</u> |

VII. EXHIBIT OF POLICIES.

| | Number. | Amount. |
|--|---------|---------------------|
| Policies in force December 31, 1874..... | 4,971 | \$12,304,699 |
| Policies issued during the year..... | 638 | 1,409,210 |
| Old policies revived during the year..... | 17 | 77,000 |
| Old policies increased during the year..... | 4 | 8,500 |
| Additions by dividends during the year..... | - | 3,904 |
| Totals..... | 5,630 | \$13,803,313 |
| Deduct policies ceased to be in force..... | 998 | 2,530,935 |
| Net policies in force December 31, 1875..... | 4,632 | <u>\$11,272,378</u> |

Policies which have ceased to be in force during the year,
with the mode of their termination:

| | Number. | Amount. |
|--------------------------------------|---------|--------------------|
| Terminated by death or maturity..... | 65 | \$161,390 |
| By expiry..... | 7 | 14,000 |
| By surrender..... | 252 | 740,695 |
| By lapse..... | 588 | 1,366,500 |
| By change and decrease..... | 4 | 66,250 |
| Not taken..... | 82 | 182,100 |
| Totals..... | 998 | <u>\$2,530,935</u> |

BUSINESS IN MAINE.

| | |
|--|-----------------|
| Policies in force December 31, 1875, 30; amount insured..... | \$49,210 00 |
| Policies issued during the year, (none)..... | - |
| Premiums received during the year..... | <u>1,806 44</u> |

CHARTER OAK LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

EDWIN R. WIGGIN, *President.*HALSEY STEVENS, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|-----------------|
| Real estate owned by the company, unincumbered..... | \$1,510,025 04 |
| Loans on bond and mortgage, (first liens)..... | 6,166,975 42 |
| Loans secured by collaterals..... | 1,312,315 31 |
| Premium notes and loans on policies now in force..... | 3,506,138 66 |
| Stocks and bonds owned by the company, market value..... | 387,825 00 |
| Cash in office of company and deposited in banks and trust companies . | 34,260 47 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 440,432 00 |
| Interest due and accrued on premium loans and notes..... | 29,860 00 |
| Rents due and accrued for use of company's property, or under sub-lease | 6,216 83 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 124,873 73 |
| Total admitted assets..... | \$13,518,922 46 |

UNADMITTED ASSETS.

| | |
|------------------------------|--------------|
| Agents' balances..... | \$56,787 53 |
| Bills receivable..... | 366,733 70 |
| Total unadmitted assets..... | \$423,521 23 |

III. LIABILITIES.

| | |
|---|-----------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due | \$156,496 00 |
| Claims for death losses and other policy claims resisted.. | 43,000 00 |
| Total policy claims..... | \$199,496 00 |
| Net present value of all outstanding policies in force December 31, 1875, computed by the Connecticut Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$13,255,631 00 |
| Net reinsurance reserve..... | 13,255,631 00 |
| Liabilities as to policy-holders..... | \$13,455,127 00 |
| Surplus as regards policy-holders..... | 63,795 46 |
| Total liabilities..... | \$13,518,922 46 |

IV. INCOME DURING THE YEAR.

| | | |
|--|----------------|-----------------------|
| Gross cash received for premiums..... | \$2,402,505 00 | |
| Premium notes, loans or liens taken for premiums..... | 505,223 64 | |
| Premiums paid by surrendered policies..... | 87,317 31 | |
| Total premium income..... | | \$2,995,045 95 |
| Received for interest on cash loans..... | \$421,175 50 | |
| Received for interest on bonds owned and dividends on stocks..... | 30,004 92 | |
| Received for interest on premium notes and loans..... | 174,807 05 | |
| Received for interest on other debts due the company.... | 71,316 45 | |
| Received for rents..... | 44,084 07 | |
| Total interest, dividend and rent income..... | | 741,387 99 |
| Total income..... | | <u>\$3,736,433 94</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|-----------------------|
| Cash paid for death losses and policy claims..... | \$910,912 41 | |
| Cash paid for surrendered policies..... | 241,019 67 | |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 510,432 59 | |
| Cash surrender values applied in payment of premiums.. | 87,317 31 | |
| Cash paid for dividends to policy-holders. | 179,937 70 | |
| Premium notes, loans or liens used in payment of same.. | 167,214 36 | |
| Total paid to policy-holders..... | | \$2,096,834 94 |
| Cash paid for commissions to agents... .. | \$265,070 77 | |
| Cash paid for salaries and expenses of managers and agents..... | 11,615 45 | |
| Cash paid for medical examiners' fees..... | 11,667 50 | |
| Cash paid for salaries and other compensation of officers and employees..... | 62,417 50 | |
| Total pay account..... | | 350,771 22 |
| Paid for dividends to stockholders..... | | 8,000 00 |
| Paid for taxes..... | | 68,530 68 |
| Other expenditures, viz: general expenses..... | | 120,302 02 |
| Total expenditures..... | | <u>\$2,644,437 96</u> |

VI. PREMIUM NOTE ACCOUNT.

| | | |
|--|----------------|-----------------------|
| Premium notes, loans or liens at beginning of the year.. | \$3,759,668 75 | |
| Received during the year..... | 505,223 64 | |
| Total..... | | \$4,264,892 39 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated..... | \$677,616 95 | |
| Redeemed by maker in cash..... | 81,106 78 | |
| Total..... | | 758,723 73 |
| Balance note assets at end of the year..... | | <u>\$3,506,138 66</u> |

VII. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|---------------------|
| Policies in force December 31, 1874..... | 27,362 | \$62,065,207 |
| Policies issued during the year..... | 3,881 | 8,288,906 |
| Old policies revived during the year..... | 503 | 1,257,645 |
| Totals..... | 31,746 | \$71,611,758 |
| Deduct policies ceased to be in force..... | 5,265 | 12,815,431 |
| Net policies in force December 31, 1875..... | 26,481 | \$58,796,327 |

| | | |
|--|----------------|---------------------|
| Policies which have ceased to be in force during the year, with the mode of their termination : | <i>Number.</i> | <i>Amount.</i> |
| Terminated by death or maturity..... | 356 | \$808,421 |
| By surrender..... | 1,567 | 3,623,870 |
| By lapse..... | 2,459 | 6,063,585 |
| Not taken..... | 883 | 2,319,555 |
| Totals..... | 5,265 | \$12,815,431 |

BUSINESS IN MAINE.

| | |
|--|----------------|
| Policies in force December 31, 1875, 716 ; amount insured..... | \$1,140,895 00 |
| Policies issued during the year, 114 ; amount insured..... | 152,645 00 |
| Premiums received during the year..... | 45,536 55 |
| Losses and claims incurred during the year..... | 37,000 00 |
| Losses and claims paid during the year..... | 37,000 00 |

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JAMES GOODWIN, *President.*JACOB L. GREENE, *Secretary.*

I. ASSETS.

| | |
|--|----------------|
| Real estate owned by the company, unincumbered..... | \$1,853,590 13 |
| Loans on bond and mortgage, (first liens) | 26,936,282 40 |
| Loans secured by collaterals..... | 241,353 28 |
| Premium notes and loans on policies now in force..... | 6,730,567 50 |
| Stocks and bonds owned by the company, market value..... | 4,911,335 00 |
| Cash in office of company and deposited in banks and trust companies.. | 1,077,578 57 |
| Interest due and accrued on cash loans and on bonds owned by the com- pany..... | 1,303,327 28 |

| | |
|---|------------------------|
| Interest due and accrued on premium loans and notes..... | \$313,732 79 |
| Rents due and accrued for use of company's property, or under sub-lease | 2,510 91 |
| Net amount deferred and outstanding premiums on policies in force | |
| December 31, 1875 | 40,316 21 |
| Total admitted assets..... | <u>\$43,410,594 07</u> |

UNADMITTED ASSETS.

| | |
|-------------------------------|--------------------|
| Agents' balances..... | \$79,180 45 |
| Bills receivable..... | 4,876 40 |
| Total unadmitted assets | <u>\$84,056 85</u> |

II. LIABILITIES.

| | |
|--|------------------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | \$616,327 00 |
| Claims for death losses and other policy claims resisted.. | 181,815 00 |
| Total policy claims..... | \$798,142 00 |
| Net present value of all outstanding policies in force | |
| December 31, 1875, computed by the Connecticut Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$38,494,045 00 |
| Net reinsurance reserve | 38,494,045 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 197,612 00 |
| Liabilities as to policy-holders..... | \$39,489,799 00 |
| Surplus as regards policy-holders..... | 3,920,795 07 |
| Total liabilities..... | <u>\$43,410,594 07</u> |

III. INCOME DURING THE YEAR.

| | |
|--|-----------------------|
| Gross cash received for premiums | \$6,734,419 76 |
| Premium notes, loans or liens taken for premiums..... | 50,824 46 |
| Premiums paid by surrendered policies..... | 380,224 33 |
| Total premium income | \$7,165,468 55 |
| Received for interest on cash loans..... | \$1,766,794 53 |
| Received for interest on bonds owned and dividends on stocks | 289,401 25 |
| Received for interest on premium notes and loans..... | 526,996 10 |
| Received for interest on other debts due the company... | 29,281 83 |
| Received for rents | 40,458 10 |
| Total interest, dividend and rent income | 2,652,931 81 |
| Total income | <u>\$9,818,400 36</u> |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|----------------|
| Cash paid for death losses and policy claims..... | \$2,843,746 37 |
| Premium notes, loans or liens used in payment of same.. | 78,605 90 |
| Cash paid for surrendered policies..... | 204,884 89 |

| | | |
|--|--------------|-----------------------|
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | \$355,896 20 | |
| Cash surrender values applied in payment of premiums.. | 380,224 33 | |
| Cash paid for dividends to policy-holders | 2,473,703 64 | |
| Premium notes, loans or liens used in payment of same. | 69,852 54 | |
| Total paid to policy-holders..... | | \$6,206,913 77 |
| Cash paid for commissions to agents..... | \$528,740 55 | |
| Cash paid for salaries and expenses of managers and agents..... | 4,610 54 | |
| Cash paid for medical examiners' fees..... | 19,760 00 | |
| Cash paid for salaries and other compensation of officers and employees..... | 74,765 11 | |
| Total pay account..... | | 627,876 20 |
| Paid for taxes..... | | 246,306 83 |
| Other expenditures, viz: general expenses..... | | 113,505 88 |
| Total expenditures | | <u>\$7,194,602 68</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|--|----------------|-----------------------|
| Premium notes, loans or liens at beginning of the year.. | \$7,189,793 86 | |
| Received during the year..... | 50,824 46 | |
| Total | | \$7,240,618 32 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated..... | \$504,354 64 | |
| Redeemed by maker in cash..... | 5,696 18 | |
| Total..... | | 510,050 82 |
| Balance note assets at end of the year..... | | <u>\$6,730,567 50</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------------|
| Policies in force December 31, 1874 | 65,316 | \$185,366,633 |
| Policies issued during the year..... | 5,265 | 13,471,411 |
| Old policies revived during the year | 705 | 2,325,043 |
| Totals | 71,286 | \$201,163,087 |
| Deduct policies ceased to be in force..... | 5,077 | 16,086,245 |
| Net policies in force December 31, 1875..... | 66,209 | <u>\$185,076,842</u> |
| Policies which have ceased to be in force during the year, with the mode of their termination: | | |
| Terminated by death or maturity..... | 952 | \$2,860,116 |
| By surrender..... | 1,878 | 5,584,691 |
| By lapse | 1,797 | 6,142,599 |
| By change and decrease | - | 349,714 |
| Not taken..... | 450 | 1,149,125 |
| Totals | 5,077 | <u>\$16,086,245</u> |

BUSINESS IN MAINE.

| | |
|--|----------------|
| Policies in force December 31, 1875, 1,934; amount insured | \$3,683,935 00 |
| Policies issued during the year, 129; amount insured | 184,687 00 |
| Premiums received during the year | 89,482 47 |
| Losses and claims incurred during the year | 54,061 00 |
| Losses and claims paid during the year | 55,495 00 |

CONTINENTAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1864.

JAMES S PARSONS, *President*.ROBT. E. BEECHER, *Secretary*.

I. CAPITAL.

| | |
|--|--------------|
| Capital authorized | \$300,000 00 |
| Capital actually paid up in cash | 300,000 00 |

II. ASSETS.

| | |
|--|----------------|
| Real estate owned by the company, unincumbered | \$207,166 16 |
| Loans on bond and mortgage, (first liens) | 757,003 04 |
| Loans secured by collaterals | 37,888 92 |
| Premium notes and loans on policies now in force | 1,180,295 65 |
| Stocks and bonds owned by the company, market value | 552,236 00 |
| Cash in office of company and deposited in banks and trust companies .. | 373,457 78 |
| Interest due and accrued on cash loans and on bonds owned by the company | 41,887 07 |
| Interest due and accrued on premium loans and notes | 59,550 73 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 220,686 15 |
| Total admitted assets | \$3,430,471 49 |

UNADMITTED ASSETS.

| | |
|-------------------------------------|------------|
| Furniture, safes and fixtures | \$9,910 17 |
|-------------------------------------|------------|

III. LIABILITIES.

| | |
|---|-------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due | \$29,841 33 |
| Claims for death losses and other policy claims resisted .. | 7,592 35 |
| Total policy claims | \$37,433 68 |

| | |
|--|------------------------------|
| Net present value of all outstanding policies in force December 31, 1876, computed by the Connecticut In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$3,183,683 00 |
| Deduct net value of risks reinsured in other solvent companies | 5,187 00 |
| Net reinsurance reserve..... | <u>\$3,178,496 00</u> |
| Liabilities as to policy-holders..... | \$3,215,929 68 |
| Surplus as regards policy-holders..... | 214,541 81 |
| Total liabilities | <u><u>\$3,430,471 49</u></u> |

IV. INCOME DURING THE YEAR.

| | |
|---|----------------------------|
| Gross cash received for premiums..... | \$577,207 40 |
| Premium notes, loans or liens taken for premiums..... | 136,318 18 |
| Premiums paid by dividends and surrendered policies... | 18,821 49 |
| Total premium income | <u>\$732,347 07</u> |
| Received for interest on cash loans, bonds and dividends on stocks | \$100,689 12 |
| Received for interest on premium notes and loans..... | 53,136 89 |
| Discount on claims paid in advance..... | 693 42 |
| Received for rents..... | 7,415 00 |
| Total interest, dividend and rent income..... | 161,844 43 |
| Cash income from other sources | 19,260 39 |
| Total income | <u><u>\$913,391 89</u></u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|--|---------------------|
| Cash paid for death losses and policy claims | \$142,600 03 |
| Premium notes, loans or liens used in payment of same.. | 9,993 75 |
| Cash paid for surrendered policies..... | 24,881 78 |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 106,561 29 |
| Cash surrender values applied in payment of premiums.. | 4,532 56 |
| Cash paid for dividends to policy-holders | 102,757 35 |
| Premium notes, loans or liens used in payment of same . | 26,179 28 |
| Total paid to policy-holders..... | <u>\$417,506 04</u> |
| Cash paid for commissions to agents..... | \$31,100 04 |
| Cash paid for salaries and expenses of managers and agents | 15,426 28 |
| Cash paid for medical examiners' fees..... | 3,430 50 |
| Cash paid for salaries and other compensation of officers and employees..... | 21,140 38 |
| Total pay account..... | 71,097 20 |
| Paid for dividends to stockholders..... | 24,000 00 |
| Paid for taxes..... | 17,047 53 |

LIFE INSURANCE COMPANIES

| | |
|---|---------------------|
| Paid for rents..... | \$3,175 00 |
| Paid for furniture, etc..... | 10,614 19 |
| Other expenditures, viz : general expenses..... | 11,950 72 |
| Total expenditures | <u>\$555,390 68</u> |

VI. PREMIUM NOTE ACCOUNT.

| | |
|--|-----------------------|
| Premium notes, loans or liens at beginning of the year.. | \$1,189,904 97 |
| Received during the year..... | 136,318 18 |
| Total | <u>\$1,326,223 15</u> |
| Deductions during the year as follows : | |
| Notes and other obligations used as above stated..... | \$142,734 32 |
| Redeemed by maker in cash..... | 3,193 18 |
| Total | <u>145,927 50</u> |
| Balance note assets at end of the year..... | <u>\$1,180,295 65</u> |

VII. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|---------------------|
| Policies in force December 31, 1874..... | 10,820 | \$16,332,159 |
| Policies issued during the year | 1,179 | 2,287,113 |
| Old policies revived during the year..... | 588 | 237,876 |
| Totals..... | 12,587 | <u>\$18,857,148</u> |
| Deduct policies ceased to be in force | 1,514 | 3,782,000 |
| Net policies in force December 31, 1875..... | 11,073 | <u>\$15,075,148</u> |

Policies which have ceased to be in force during the year,
with the mode of their termination :

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|--------------------|
| Terminated by death or maturity..... | 114 | \$154,998 |
| By expiry | 5 | 14,500 |
| By surrender..... | 236 | 295,205 |
| By lapse..... | 874 | 1,873,600 |
| By change and decrease..... | - | 909,790 |
| Not taken..... | 285 | 533,907 |
| Totals..... | 1,514 | <u>\$3,782,000</u> |

BUSINESS IN MAINE.

| | |
|--|-----------------|
| Policies in force December 31, 1875, 198; amount insured | \$251,650 00 |
| Policies issued during the year, 7; amount insured..... | 8,500 00 |
| Premiums received during the year..... | 13,187 84 |
| Losses and claims incurred during the year..... | 4,633 33 |
| Losses and claims paid during the year..... | <u>5,633 33</u> |

CONTINENTAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

L. W. FROST, *President*.J. P. ROGERS, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$100,000 00 |
| Capital actually paid up in cash..... | 100,000 00 |

II. ASSETS.

| | |
|---|-----------------------|
| Real estate owned by the company, unincumbered..... | \$822,395 15 |
| Loans on bond and mortgage, (first liens)..... | 1,301,377 50 |
| Loans secured by collaterals..... | 309,685 00 |
| Premium notes and loans on policies now in force..... | 1,937,700 05 |
| Stocks and bonds owned by the company, market value..... | 596,266 25 |
| Cash in office of company and deposited in banks and trust companies.. | 452,479 37 |
| Interest due and accrued on cash loans..... | 53,331 70 |
| Interest due and accrued on premium loans and notes..... | 49,678 00 |
| Rents due and accrued for use of company's property, or under sub- lease | 5,350 00 |
| Due from other companies on account of reinsured risks..... | 5,000 00 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875..... | 696,221 81 |
| Total admitted assets..... | \$6,229,484 83 |

UNADMITTED ASSETS.

| | |
|--|---------------------|
| Commuted commissions..... | \$123,257 49 |
| Agents' balances..... | 38,276 48 |
| Furniture, safes and fixtures | 26,609 95 |
| Agency supplies, printed matter and stationery | 5,800 00 |
| Total unadmitted assets | \$193,943 92 |

III. LIABILITIES.

| | |
|---|------------|
| Claims for death losses due and unpaid..... | \$7,500 00 |
| Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due..... | 131,150 00 |
| Claims for death losses and other policy claims resisted.. | 18,625 00 |

Total policy claims..... **\$157,275 00**

| | |
|---|-----------------------|
| Net present value of all outstanding policies in force | |
| December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | |
| | \$5,681,196 00 |
| Deduct net value of risks reinsured in other solvent companies | |
| | 5,759 00 |
| Net reinsurance reserve | \$5,675,437 00 |
| Other liabilities of the company..... | 23,000 00 |
| Liabilities as to policy-holders..... | \$5,855,712 00 |
| Surplus as regards policy-holders..... | 373,772 83 |
| Total liabilities | <u>\$6,229,484 83</u> |

IV. INCOME DURING THE YEAR.

| | | |
|---|----------------|-----------------------|
| Gross cash received for premiums | \$1,467,538 96 | |
| Premium notes, loans or liens taken for premiums..... | 235,694 48 | |
| Premiums paid by dividends and surrendered policies.... | 438,882 21 | |
| Total premium income..... | | \$2,142,115 65 |
| Received for interest on cash loans..... | \$81,673 50 | |
| Received for interest on bonds owned and dividends on stocks..... | 28,055 47 | |
| Received for interest on premium notes and loans..... | 143,927 01 | |
| Received for interest on other debts due the company... | 30,791 13 | |
| Received for rents..... | 25,904 14 | |
| Total interest, dividend and rent income | | 310,351 25 |
| Total income..... | | <u>\$2,452,466 90</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|---|--------------|----------------|
| Cash paid for death losses and policy claims..... | \$496,106 20 | |
| Premium notes, loans or liens used in payment of same.. | 22,887 43 | |
| Cash paid to annuitants | 5,296 50 | |
| Cash paid for surrendered policies..... | 586,595 49 | |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 415,249 72 | |
| Cash surrender values applied in payment of premiums.. | 243,422 00 | |
| Cash paid for dividends to policy-holders | 72,632 97 | |
| Premium notes, loans or liens used in payment of same.. | 122,827 24 | |
| Total paid to policy-holders..... | | \$1,965,017 55 |
| Cash paid for commissions to agents..... | \$166,838 70 | |
| Cash paid for salaries and expenses of managers and agents..... | 83,685 00 | |
| Cash paid for medical examiners' fees | 22,089 99 | |
| Cash paid for salaries and other compensation of officers and employees..... | 85,419 29 | |
| Total pay account..... | | 358,032 98 |
| Paid for dividends to stockholders..... | | 7,000 00 |

| | |
|---|-----------------------|
| Paid for taxes | \$19,633 04 |
| Paid for rents | 20,580 00 |
| Paid for commuting commissions | 123,257 49 |
| Other expenditures, viz: general expenses | 131,011 14 |
| Total expenditures | <u>\$2,624,532 20</u> |

VI. PREMIUM NOTE ACCOUNT.

| | |
|--|-----------------------|
| Premium notes, loans or liens at beginning of the year.. | \$2,140,142 72 |
| Received during the year | <u>358,521 72</u> |
| Total | \$2,498,664 44 |
| Deductions during the year as follows: | |
| Notes and other obligations used as above stated | <u>560,964 89</u> |
| Balance note assets at end of the year | <u>\$1,937,700 05</u> |

VII. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|---------------------|
| Policies in force December 31, 1874 | 25,774 | \$53,650,538 |
| Policies issued during the year | 6,070 | 12,578,814 |
| Old policies revived during the year | 36 | 105,768 |
| Totals | <u>31,880</u> | <u>\$66,334,920</u> |
| Deduct policies ceased to be in force | <u>7,112</u> | <u>15,155,686</u> |
| Net policies in force December 31, 1875 | <u>24,768</u> | <u>\$51,179,234</u> |

| | | |
|---|----------------|---------------------|
| Policies which have ceased to be in force during the year, with the mode of their termination: | | |
| | <i>Number.</i> | <i>Amount.</i> |
| Terminated by death or maturity | 232 | \$493,063 |
| By expiry | 2 | 10,000 |
| By surrender | 2,109 | 4,879,873 |
| By lapse | 3,829 | 7,414,677 |
| Not taken | 940 | 2,358,073 |
| Totals | <u>7,112</u> | <u>\$15,155,686</u> |

BUSINESS IN MAINE.

| | |
|--|----------------|
| Policies in force December 31, 1875, 827; amount insured | \$1,058,324 00 |
| Policies issued during the year, 203; amount insured | 262,644 00 |
| Premiums received during the year | 48,430 24 |
| Losses and claims incurred during the year | 12,230 00 |
| Losses and claims paid during the year | 5,230 00 |
| Amount of taxes paid to the State of Maine on premiums | <u>159 75</u> |

EQUITABLE LIFE ASSURANCE SOCIETY OF THE U. S. NEW YORK CITY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

HENRY B. HYDE, *President.*

SAMUEL BORROWE, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$100,000 00 |
| Capital actually paid up in cash..... | 100,000 00 |

II. ASSETS.

| | |
|--|------------------------|
| Real estate owned by the company, unincumbered..... | \$5,030,484 55 |
| Loans on bond and mortgage, (first liens)..... | 17,085,931 88 |
| Loans secured by collaterals..... | 54,320 00 |
| Stocks and bonds owned by the company, market value..... | 4,564,828 19 |
| Cash in office of company and deposited in banks and trust companies.. | 880,252 40 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 209,910 13 |
| Rents due and accrued for use of company's property, or under sub-lease..... | 41,065 58 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875..... | 718,228 00 |
| Total admitted assets..... | \$28,585,040 73 |

UNADMITTED ASSETS.

| | |
|-------------------------------------|---------------------|
| Commuted commissions..... | \$37,082 18 |
| Agents' balances..... | 237,409 79 |
| Total unadmitted assets..... | \$274,491 97 |

III. LIABILITIES.

| | |
|--|----------------------|
| Claims for death losses due and unpaid..... | \$69,500 00 |
| Claims for matured endowments due and unpaid..... | 1,112 00 |
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | 361,630 00 |
| Claims for death losses and other policy claims resisted.. | 29,000 00 |
| Total policy claims..... | \$461,242 00 |
| Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$25,811,640 00 |
| Net reinsurance reserve..... | 25,811,640 00 |

OF OTHER STATES.

85

| | |
|---|-------------------------------|
| Unpaid dividends of surplus or other profits due policy-holders..... | \$73,748 00 |
| Other liabilities of the company, viz: under three months' clause | 75,000 00 |
| Liabilities as to policy-holders | <u>\$26,421,630 00</u> |
| Surplus as regards policy-holders..... | 2,163,410 73 |
| Total liabilities..... | <u><u>\$28,585,040 73</u></u> |

IV. INCOME DURING THE YEAR.

| | |
|--|------------------------------|
| Gross cash received for premiums..... | \$7,972,879 48 |
| Cash received for annuities..... | <u>27,111 91</u> |
| Total premium income..... | \$7,999,991 39 |
| Received for interest on cash loans..... | \$1,132,446 66 |
| Received for interest on bonds owned and dividends on stocks..... | 207,844 65 |
| Received for interest on other debts due the company... | 28,222 56 |
| Received for rents..... | <u>170,917 99</u> |
| Total interest, dividend and rent income..... | 1,539,431 86 |
| Cash income from other sources..... | <u>32,462 83</u> |
| Total income..... | <u><u>\$9,571,886 08</u></u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|------------------------------|
| Cash paid for death losses and policy claims..... | \$2,356,211 98 |
| Cash paid to annuitants..... | 21,165 58 |
| Cash paid for surrendered policies..... | 1,213,963 73 |
| Cash paid for dividends to policy-holders | <u>1,743,670 38</u> |
| Total paid to policy-holders | \$5,335,011 67 |
| Cash paid for commissions to agents..... | \$370,570 68 |
| Cash paid for salaries and expenses of managers and agents..... | 17,564 00 |
| Cash paid for medical examiners' fees..... | 49,024 74 |
| Cash paid for salaries and other compensation of officers and employees..... | <u>267,372 37</u> |
| Total pay account..... | 704,531 79 |
| Paid for dividends to stockholders..... | 7,000 00 |
| Paid for taxes..... | 56,421 95 |
| Paid for rents..... | 47,749 66 |
| Paid for commuting commissions..... | 16,237 66 |
| Other expenditures, viz: general expenses..... | <u>462,337 22</u> |
| Total expenditures | <u><u>\$6,629,289 95</u></u> |

VI. EXHIBIT OF POLICIES.

| | Number. | Amount. |
|--|---------|---------------|
| Policies in force December 31, 1874..... | 48,130 | \$181,029,001 |
| Policies issued during the year | 7,719 | 24,401,014 |

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Old policies revived during the year..... | 864 | \$4,022,100 |
| Additions by dividends during the year..... | - | 2,114,903 |
| Totals | 54,713 | \$211,567,018 |
| Deduct policies ceased to be in force | 8,013 | 32,934,332 |
| Net policies in force December 31, 1875 | 48,700 | \$178,632,686 |

Policies which have ceased to be in force during the year,
with the mode of their termination:

| | <i>Number.</i> | <i>Amount.</i> |
|---------------------------------------|----------------|----------------|
| Terminated by death or maturity | 595 | \$2,511,265 |
| By expiry | 10 | 52,000 |
| By surrender..... | 2,439 | 12,014,737 |
| By lapse | 3,649 | 13,752,530 |
| Not taken | 1,320 | 4,603,800 |
| Totals | 8,013 | \$32,934,332 |

BUSINESS IN MAINE.

| | |
|---|----------------|
| Policies in force December 31, 1875, 1,103; amount insured..... | \$2,049,675 00 |
| Policies issued during the year, 365; amount insured..... | 634,800 00 |
| Premiums received during the year..... | 58,193 79 |
| Losses and claims incurred during the year..... | 19,000 00 |
| Losses and claims paid during the year..... | 13,650 00 |
| Amount of taxes paid to the State of Maine on premiums..... | 182 47 |

GLOBE MUTUAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

PLINY FREEMAN, *President.*

JAS. M. FREEMAN, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$100,000 00 |
| Capital actually paid up in cash..... | 100,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Real estate owned by the company, unincumbered..... | \$733,000 00 |
| Loans on bond and mortgage, (first liens)..... | 1,568,541 67 |
| Loans secured by collaterals | 140,685 60 |
| Stocks and bonds owned by the company, market value..... | 1,461,355 39 |

OF OTHER STATES.

37

| | |
|---|-----------------------|
| Cash in office of company and deposited in banks and trust companies.. | \$219,840 57 |
| Interest due and accrued on cash loans and on bonds owned by the company | 74,308 97 |
| Rents due and accrued for use of company's property, or under sub-lease. | 2,326 68 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 172,639 42 |
| Total admitted assets..... | \$4,372,698 30 |

UNADMITTED ASSETS.

| | |
|---|--------------------|
| Commuted commissions..... | \$7,394 83 |
| Agents' balances | 6,043 63 |
| Bills receivable..... | 1,504 74 |
| Furniture, safes and fixtures..... | 22,894 18 |
| Agency supplies, printed matter and stationery..... | 2,500 00 |
| Total unadmitted assets..... | \$40,337 38 |

III. LIABILITIES.

| | |
|--|-----------------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | \$88,348 00 |
| Claims for death losses and other policy claims resisted.. | 40,000 00 |
| Total policy claims..... | \$128,348 00 |
| Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$3,939,514 00 |
| Deduct net value of risks reinsured in other solvent companies | 2,200 00 |
| Net reinsurance reserve..... | 3,937,314 00 |
| Other liabilities of the company..... | 13,570 00 |
| Liabilities as to policy-holders..... | \$4,079,232 00 |
| Surplus as regards policy-holders..... | 293,466 30 |
| Total liabilities | \$4,372,698 30 |

IV. INCOME DURING THE YEAR.

| | |
|---|-----------------------|
| Gross cash received for premiums..... | \$678,270 87 |
| Premiums paid by dividends and surrendered policies ... | 91,323 35 |
| Total premium income..... | \$769,594 22 |
| Received for interest on cash loans..... | \$106,703 66 |
| Received for interest on bonds owned and dividends on stocks..... | 83,796 86 |
| Received for interest on other debts due the company... | 11,589 56 |
| Discount on claims paid in advance..... | 65 51 |
| Received for rents | 12,452 16 |
| Total interest, dividend and rent income..... | 214,607 75 |
| Cash income from other sources | 88,926 25 |
| Total income..... | \$1,073,128 22 |

V. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Cash paid for death losses and policy claims..... | \$397,103 40 | |
| Cash paid for surrendered policies | 170,499 38 | |
| Cash surrender values applied in payment of premiums.. | 45,011 25 | |
| Cash paid for dividends to policy-holders..... | 46,312 10 | |
| Total paid to policy-holders..... | | \$658,926 13 |
| Cash paid for commissions to agents..... | \$58,099 10 | |
| Cash paid for salaries and expenses of managers and agents..... | 42,777 25 | |
| Cash paid for medical examiners' fees | 8,727 50 | |
| Cash paid for salaries and other compensation of officers and employees..... | 48,692 55 | |
| Total pay account..... | | 158,296 40 |
| Paid for dividends to stockholders | | 13,723 40 |
| Paid for taxes | | 5,365 83 |
| Paid for rents..... | | 17,429 60 |
| Paid for commuting commissions..... | | 8,128 24 |
| Other expenditures, viz: general expenses..... | | 28,884 63 |
| Total expenditures..... | | <u>\$890,754 23</u> |

VII. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|---------------------|
| Policies in force December 31, 1874..... | 10,687 | \$22,957,361 |
| Policies issued during the year..... | 2,470 | 4,947,335 |
| Old policies revived during the year..... | 106 | 278,100 |
| Additions by dividends during the year..... | - | 197,586 |
| Totals | <u>13,263</u> | <u>\$28,380,382</u> |
| Deduct policies ceased to be in force..... | 2,445 | 6,635,902 |
| Net policies in force December 31, 1875..... | <u>10,818</u> | <u>\$21,744,480</u> |

Policies which have ceased to be in force during the year,
with the mode of their termination:

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|--------------------|
| Terminated by death or maturity..... | 179 | \$430,292 |
| By expiry..... | 1 | 5,000 |
| By surrender | 739 | 1,969,888 |
| By lapse..... | 1,172 | 3,171,052 |
| By change and decrease..... | 1 | 1,000 |
| Not taken..... | 353 | 1,058,670 |
| Totals | <u>2,445</u> | <u>\$6,635,902</u> |

BUSINESS IN MAINE.

| | |
|---|-----------------|
| Policies in force December 31, 1875, 184; amount insured..... | \$229,000 00 |
| Policies issued during the year, 195; amount insured..... | 237,000 00 |
| Premiums received during the year..... | <u>4,865 44</u> |

HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.

D. D. T. MARSHALL, *President.*

FRANK B. MAYHEW, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$300,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|---|---------------------|
| Real estate owned by the company, unincumbered..... | \$30,629 77 |
| Loans on bond and mortgage, (first liens)..... | 299,781 18 |
| Loans secured by collaterals..... | 17,956 53 |
| Stocks and bonds owned by the company, market value | 236,030 00 |
| Cash in office of company and deposited in banks and trust companies.. | 6,284 43 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 10,840 32 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 36,185 59 |
| Total admitted assets..... | \$637,707 82 |

UNADMITTED ASSETS.

| | |
|-------------------------------------|--------------------|
| Commuted commissions..... | \$8,000 00 |
| Agents' balances..... | 2,485 74 |
| Furniture, safes and fixtures | 2,734 99 |
| Total unadmitted assets..... | \$13,220 73 |

III. LIABILITIES.

| | |
|--|---------------------|
| Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$585,614 00 |
| Deduct net value of risks reinsured in other solvent companies | 7,021 00 |
| Net reinsurance reserve | \$578,593 00 |
| Other liabilities of the company..... | 2,090 00 |
| Liabilities as to policy-holders..... | \$580,683 00 |
| Surplus as regards policy-holders | 57,024 82 |
| Total liabilities..... | \$637,707 82 |

LIFE INSURANCE COMPANIES

IV. INCOME DURING THE YEAR.

| | | |
|---|--------------|---------------------|
| Gross cash received for premiums | \$173,182 30 | |
| Premiums paid by dividends and surrendered policies.... | 28,494 74 | |
| Total premium income | | \$201,677 04 |
| Received for interest on cash loans | \$21,977 40 | |
| Received for interest on bonds owned and dividends on stocks | 9,824 43 | |
| Received for interest on premium notes and loans..... | 444 86 | |
| Received for interest on other debts due the company.... | 1,541 78 | |
| Received for rents | 140 00 | |
| Total interest, dividend and rent income | | \$33,928 47 |
| Total income | | <u>\$235,605 51</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|--|-------------|---------------------|
| Cash paid for death losses and policy claims | \$35,442 00 | |
| Cash paid for surrendered policies | 45,323 13 | |
| Cash surrender values applied in payment of premiums.. | 21,295 00 | |
| Cash paid for dividends to policy-holders | 10,330 10 | |
| Total paid to policy-holders | | \$115,412 23 |
| Cash paid for commissions to agents | \$15,265 07 | |
| Cash paid for salaries and expenses of managers and agents | 15,177 65 | |
| Cash paid for medical examiners' fees | 3,026 21 | |
| Cash paid for salaries and other compensation of officers and employees | 9,120 00 | |
| Total pay account | | 42,588 98 |
| Paid for taxes | | 929 42 |
| Paid for rents | | 2,400 00 |
| Paid for commuting commissions | | 3,316 03 |
| Other expenditures, viz: general expenses | | 18,743 86 |
| Total expenditures | | <u>\$183,390 47</u> |

VI. EXHIBIT OF POLICIES.

| | Number. | Amount. |
|--|---------|--------------------|
| Policies in force December 31, 1874..... | 2,668 | \$4,649,852 |
| Policies issued during the year | 1,105 | 1,868,417 |
| Old policies revived during the year | 16 | 29,425 |
| Additions by dividends during the year | - | 4,866 |
| Totals | 3,789 | \$6,562,560 |
| Deduct policies ceased to be in force | 832 | 1,531,758 |
| Net policies in force December 31, 1875..... | 2,957 | <u>\$5,030,802</u> |

Policies which have ceased to be in force during the year,
with the mode of their termination :

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|--------------------|
| Terminated by death or maturity..... | 24 | \$32,657 |
| By expiry..... | 7 | 28,000 |
| By surrender..... | 238 | 458,593 |
| By lapse..... | 298 | 481,700 |
| By change and decrease..... | 35 | 91,000 |
| Not taken..... | 230 | 439,808 |
| Totals | 832 | \$1,531,758 |

BUSINESS IN MAINE.

| | |
|--|-------------|
| Policies in force December 31, 1875, 33 ; amount insured | \$43,032 00 |
| Policies issued during the year, 13 ; amount insured..... | 22,600 00 |
| Premiums received during the year..... | 737 09 |
| Amount of taxes paid to the State of Maine on premiums..... | 3 01 |

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

GEORGE THORNTON, *President.*GEO. B. WOODWARD, *Secretary.*

I. ASSETS.

| | |
|--|-----------------------|
| Loans on bond and mortgage, (first liens)..... | \$1,307,850 00 |
| Loans secured by collaterals..... | 23,800 00 |
| Premium notes and loans on policies now in force..... | 373,838 23 |
| Stocks and bonds owned by the company, market value..... | 826,312 50 |
| Cash in office of company and deposited in banks and trust companies.. | 68,696 74 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 43,757 34 |
| Interest due and accrued on premium loans and notes..... | 12,852 34 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 73,783 91 |
| Total admitted assets..... | \$2,730,891 06 |

UNADMITTED ASSETS.

| | |
|-------------------------------------|--------------------|
| Commuting commissions..... | \$9,283 77 |
| Agents' balances..... | 719 58 |
| Loans on personal security..... | 1,500 00 |
| Bills receivable..... | 5,163 51 |
| Total unadmitted assets..... | \$16,666 86 |

II. LIABILITIES.

| | | |
|--|----------------|----------------|
| Claims for death losses due and unpaid..... | \$1,000 00 | |
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | 27,799 00 | |
| Claims for death losses and other policy claims resisted.. | 1,000 00 | |
| Total policy claims..... | | \$29,799 00 |
| Net present value of all outstanding policies in force December 31, 1875, computed by the Massachusetts Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest | \$2,544,967 00 | |
| Net reinsurance reserve | | 2,544,967 00 |
| Due on account of rents..... | | 1,687 50 |
| Liabilities as to policy-holders..... | \$2,576,453 50 | |
| Surplus as regards policy-holders..... | 154,437 56 | |
| Total liabilities..... | | \$2,730,891 06 |

III. INCOME DURING THE YEAR.

| | | |
|--|--------------|--------------|
| Gross cash received for premiums..... | \$357,238 55 | |
| Premium notes, loans or liens taken for premiums..... | 53,788 57 | |
| Premiums paid by dividends and surrendered policies.... | 173,099 15 | |
| Total premium income | | \$584,126 27 |
| Received for interest on cash loans..... | \$82,324 04 | |
| Received for interest on bonds owned and dividends on stocks | 33,111 25 | |
| Received for interest on premium notes and loans..... | 21,556 53 | |
| Received for interest on other debts due the company... | 18,599 05 | |
| Discount on claims paid in advance..... | 3,485 78 | |
| Total interest and dividend income | | 159,076 65 |
| Cash income from other sources..... | | 1,952 38 |
| Total income | | \$745,155 30 |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|---|--------------|--------------|
| Cash paid for death losses and policy claims..... | \$211,530 27 | |
| Premium notes, loans or liens used in payment of same.. | 7,847 89 | |
| Cash paid to annuitants | 1,774 77 | |
| Cash paid for surrendered policies..... | 43,352 35 | |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 65,662 93 | |
| Cash surrender values applied in payment of premiums.. | 172,671 57 | |
| Cash paid for dividends to policy-holders | 427 58 | |
| Total paid to policy-holders..... | | \$503,267 36 |
| Cash paid for commissions to agents..... | \$24,016 70 | |
| Cash paid for salaries and expenses of managers and agents..... | 19,387 14 | |

OF OTHER STATES.

48

| | | |
|---|------------|---------------------|
| Cash paid for medical examiners' fees..... | \$4,198 00 | |
| Cash paid for salaries and other compensation of officers and employees..... | 27,385 27 | |
| Total pay account..... | | \$74,987 11 |
| Paid for taxes..... | | 3,959 42 |
| Paid for rents..... | | 10,211 07 |
| Other expenditures, viz: general expenses..... | | 23,671 35 |
| Total expenditures..... | | <u>\$616,096 31</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|---------------------|
| Premium notes, loans or liens at beginning of the year.. | \$394,646 63 | |
| Received during the year..... | 53,788 57 | |
| Total | | \$448,435 20 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated..... | \$73,510 82 | |
| Redeemed by maker in cash..... | 1,086 15 | |
| Total..... | | 74,596 97 |
| Balance note assets at end of the year..... | | <u>\$373,838 23</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|---------------------|
| Policies in force December 31, 1874 | 6,891 | \$14,549,614 |
| Policies issued during the year..... | 838 | 1,232,628 |
| Old policies revived during the year..... | 6 | 9,000 |
| Totals | 7,735 | \$15,791,242 |
| Deduct policies ceased to be in force..... | 1,856 | 4,274,412 |
| Net policies in force December 31, 1875..... | 5,879 | <u>\$11,516,830</u> |

| Policies which have ceased to be in force during the year, with the mode of their termination: | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|--------------------|
| Terminated by death or maturity..... | 66 | \$168,488 |
| By expiry..... | 4 | 8,932 |
| By surrender..... | 242 | 509,120 |
| By lapse | 1,076 | 2,402,865 |
| By change and decrease | 384 | 1,017,250 |
| Not taken | 84 | 167,757 |
| Totals | 1,856 | <u>\$4,274,412</u> |

BUSINESS IN MAINE.

| | |
|---|-----------------|
| Policies in force December 31, 1875, 187; amount insured..... | \$313,717 00 |
| Policies issued during the year, 24; amount insured | 30,450 00 |
| Premiums received during the year..... | 9,008 31 |
| Losses and claims incurred during the year..... | 8,000 00 |
| Losses and claims paid during the year..... | <u>8,000 00</u> |

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.
SPRINGFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

E. W. BOND, *President.*

EVERY J. SMITH, *Secretary.*

I. ASSETS.

| | |
|---|-----------------------|
| Real estate owned by the company, unincumbered..... | \$157,964 70 |
| Loans on bond and mortgage, (first liens)..... | 3,659,735 00 |
| Loans secured by collaterals..... | 207,898 51 |
| Premium notes and loans on policies now in force..... | 986,053 25 |
| Stocks and bonds owned by the company, market value..... | 567,668 00 |
| Cash in office of company and deposited in banks and trust companies.. | 91,899 89 |
| Interest due and accrued on cash loans and on bonds owned by the com- pany..... | 157,844 10 |
| Interest due and accrued on premium loans and notes..... | 34,710 68 |
| Rents due and accrued for use of company's property, or under sub- lease | 1,383 34 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875..... | 205,700 10 |
| Total admitted assets..... | \$6,070,837 27 |

UNADMITTED ASSETS.

| | |
|--------------------------------------|--------------------|
| Agents' balances..... | \$16,142 24 |
| Loans on personal security..... | 2,066 25 |
| Bills receivable..... | 5,669 64 |
| Furniture, safes and fixtures | 8,179 23 |
| Total unadmitted assets | \$32,057 36 |

II. LIABILITIES.

| | |
|--|-----------------------|
| Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due..... | \$107,400 00 |
| Claims for death losses and other policy claims resisted.. | 43,200 00 |
| Total policy claims..... | \$150,600 00 |
| Net present value of all outstanding policies in force December 31, 1875, computed by the Massachusetts In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$5,318,462 00 |
| Net reinsurance reserve | 5,318,462 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 24,562 93 |
| Liabilities as to policy-holders..... | \$5,493,624 93 |
| Surplus as regards policy-holders..... | 577,232 34 |
| Total liabilities | \$6,070,857 27 |

III. INCOME DURING THE YEAR.

| | | |
|---|--------------|-----------------------|
| Gross cash received for premiums | \$787,511 94 | |
| Premium notes, loans or liens taken for premiums | 235,700 79 | |
| Premiums paid by dividends and surrendered policies.... | 113,856 38 | |
| Total premium income..... | | \$1,197,069 11 |
| Received for interest on cash loans..... | \$271,019 88 | |
| Received for interest on bonds owned and dividends on stocks | 37,523 77 | |
| Received for interest on premium notes and loans..... | 48,801 40 | |
| Received for interest on other debts due the company... | 12,681 89 | |
| Discount on claims paid in advance..... | 1,406 31 | |
| Received for rents..... | 4,382 16 | |
| Total interest, dividend and rent income | | 375,714 32 |
| Total income..... | | <u>\$1,512,783 43</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Cash paid for death losses and policy claims..... | \$395,784 19 | |
| Premium notes, loans or liens used in payment of same.. | 21,085 35 | |
| Cash paid for surrendered policies..... | 11,619 42 | |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 81,014 91 | |
| Cash surrender values applied in payment of premiums.. | 36,876 20 | |
| Cash paid for dividends to policy-holders | 101,767 53 | |
| Premium notes, loans or liens used in payment of same.. | 128,119 74 | |
| Total paid to policy-holders..... | | \$776,267 34 |
| Cash paid for commissions to agents..... | \$73,487 99 | |
| Cash paid for salaries and expenses of managers and agents..... | 61,102 66 | |
| Cash paid for medical examiners' fees | 7,324 00 | |
| Cash paid for salaries and other compensation of officers and employees..... | 35,624 82 | |
| Total pay account..... | | 177,539 53 |
| Paid for taxes..... | | 11,776 28 |
| Paid for rents..... | | 10,202 20 |
| Other expenditures, viz: general expenses..... | | 22,017 36 |
| Total expenditures..... | | <u>\$997,802 71</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|----------------|
| Premium notes, loans or liens at beginning of the year.. | \$985,964 54 | |
| Received during the year..... | 235,700 79 | |
| Total | | \$1,221,665 33 |

Deductions during the year as follows:

| | | |
|---|--------------|---------------------|
| Notes and other obligations used as above stated..... | \$230,220 00 | |
| Redeemed by maker in cash | 5,892 08 | |
| Total..... | | \$235,612 08 |
| Balance note assets at end of the year | | <u>\$986,053 25</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|---------------------|
| Policies in force December 31, 1874..... | 14,491 | \$33,764,744 |
| Policies issued during the year..... | 1,677 | 5,186,927 |
| Old policies revived during the year..... | 5 | 43,000 |
| Totals..... | 16,173 | \$38,994,671 |
| Deduct policies ceased to be in force..... | 1,429 | 3,965,597 |
| Net policies in force December 31, 1875..... | 14,744 | <u>\$35,029,074</u> |

| Policies which have ceased to be in force during the year, with the mode of their termination: | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|--------------------|
| Terminated by death or maturity..... | 159 | \$458,200 |
| By expiry..... | 530 | 1,366,400 |
| By surrender..... | 173 | 470,275 |
| By lapse..... | 352 | 1,113,630 |
| By change and decrease..... | - | 94,152 |
| Not taken..... | 215 | 562,940 |
| Totals..... | 1,429 | <u>\$3,965,597</u> |

BUSINESS IN MAINE.

| | |
|---|-----------------|
| Policies in force December 31, 1875, 650; amount insured..... | \$1,152,208 00 |
| Policies issued during the year, 72; amount insured..... | 112,385 00 |
| Premiums received during the year..... | 28,171 32 |
| Losses and claims incurred during the year..... | 11,700 00 |
| Losses and claims paid during the year..... | <u>9,300 00</u> |

METROPOLITAN LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

JOSEPH F. KNAPP, *President.*ROBERT A. GRANNIS, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$200,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|-----------------------|
| Real estate owned by the company, unincumbered..... | \$165,150 00 |
| Loans on bond and mortgage, (first liens)..... | 612,250 00 |
| Loans secured by collaterals..... | 60,610 91 |
| Premium notes and loans on policies now in force..... | 374,969 68 |
| Stocks and bonds owned by the company, market value..... | 361,355 00 |
| Cash in office of company and deposited in banks and trust companies.. | 39,250 34 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 2,488 00 |
| Interest due and accrued on premium loans and notes..... | 20,876 74 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 337,159 22 |
| Total admitted assets..... | <u>\$1,974,109 89</u> |

UNADMITTED ASSETS.

| | |
|---|---------------------|
| Commuted commissions..... | \$48,342 69 |
| Cash advanced to agents..... | 14,490 59 |
| Agents' balances | 69,628 56 |
| Furniture, safes and fixtures..... | 15,778 30 |
| Agency supplies, printed matter and stationery..... | 4,000 00 |
| Total unadmitted assets..... | <u>\$152,240 14</u> |

III. LIABILITIES.

| | |
|--|-----------------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | \$33,000 00 |
| Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent interest | \$1,813,763 00 |
| Deduct net value of risks reinsured in other solvent companies..... | 674 00 |
| Net reinsurance reserve..... | <u>\$1,813,089 00</u> |

| | |
|--|-----------------------|
| Unpaid dividends of surplus or other profits due policy-holders..... | \$2,194 00 |
| Due on account of salaries, rents and office expenses | 1,200 00 |
| Other liabilities of the company..... | 7,221 93 |
| | <hr/> |
| Liabilities as to policy-holders..... | \$1,856,704 93 |
| Surplus as regards policy-holders..... | 117,404 96 |
| | <hr/> |
| Total liabilities | <u>\$1,974,109 89</u> |

IV. INCOME DURING THE YEAR.

| | |
|---|-----------------------|
| Gross cash received for premiums..... | \$906,380 04 |
| Premium notes, loans or liens taken for premiums..... | 48,171 40 |
| | <hr/> |
| Total premium income | \$954,552 04 |
| Received for interest on cash loans..... | \$38,584 67 |
| Received for interest on bonds owned and dividends on stocks | 22,874 93 |
| Received for interest on premium notes and loans..... | 26,783 74 |
| Received for interest on other debts due the company ... | 18,380 96 |
| | <hr/> |
| Total interest and dividend income | 106,624 30 |
| | <hr/> |
| Total income | <u>\$1,061,176 34</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|--|---------------------|
| Cash paid for death losses and policy claims | \$280,967 91 |
| Premium notes, loans or liens used in payment of same.. | 7,588 27 |
| Cash paid for surrendered policies..... | 138,072 80 |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 112,194 34 |
| Cash paid for dividends to policy-holders | 80,919 68 |
| Premium notes, loans or liens used in payment of same . | 14,594 24 |
| | <hr/> |
| Total paid to policy-holders..... | \$634,339 24 |
| Cash paid for commissions to agents..... | \$99,814 97 |
| Cash paid for salaries and expenses of managers and agents | 13,519 73 |
| Cash paid for medical examiners' fees..... | 14,897 87 |
| Cash paid for salaries and other compensation of officers and employees..... | 35,522 94 |
| | <hr/> |
| Total pay account..... | 163,755 51 |
| Paid for dividends to stockholders..... | 7,000 00 |
| Paid for taxes..... | 9,486 33 |
| Paid for rents..... | 11,488 35 |
| Other expenditures, viz : general expenses..... | 34,530 64 |
| | <hr/> |
| Total expenditures | <u>\$860,600 07</u> |

VI. PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|---------------------|
| Premium notes, loans or liens at beginning of the year.. | \$461,177 13 | |
| Received during the year..... | 48,171 40 | |
| Total | | \$509,348 53 |
| Deductions during the year as follows : | | |
| Notes and other obligations used as above stated | | 134,378 85 |
| Balance note assets at end of the year..... | | <u>\$374,969 68</u> |

VII. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|---------------------|
| Policies in force December 31, 1874..... | 18,972 | \$27,385,145 |
| Policies issued during the year..... | 4,632 | 6,562,943 |
| Old policies revived during the year..... | 198 | 273,503 |
| Totals..... | 23,802 | \$34,221,591 |
| Deduct policies ceased to be in force | 6,361 | 9,114,504 |
| Net policies in force December 31, 1875..... | 17,441 | <u>\$25,107,087</u> |

Policies which have ceased to be in force during the year,
with the mode of their termination :

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|--------------------|
| Terminated by death or maturity..... | 208 | \$295,707 |
| By surrender..... | 1,578 | 1,927,053 |
| By lapse..... | 2,888 | 4,130,183 |
| By change and decrease..... | 940 | 1,600,510 |
| Not taken..... | 747 | 1,161,061 |
| Totals..... | 6,361 | <u>\$9,114,504</u> |

BUSINESS IN MAINE.

| | |
|---|--------------|
| Policies in force December 31, 1875, 110; amount insured..... | \$249,647 00 |
| Policies issued during the year, 86; amount insured..... | 183,647 00 |
| Premiums received during the year..... | 6,379 75 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>47 98</u> |

MUTUAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

F. S. WINSTON, *President*.JOHN M. STUART, *Secretary*.

I. ASSETS.

| | |
|--|------------------------|
| Real estate owned by the company, unincumbered..... | \$3,572,655 41 |
| Loans on bond and mortgage, (first liens)..... | 60,071,189 91 |
| Stocks and bonds owned by the company, market value..... | 9,004,971 13 |
| Cash in office of company and deposited in banks and trust companies.. | 3,850,235 76 |
| Interest due and accrued on cash loans and on bonds owned by the company | 1,177,106 25 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 857,898 68 |
| Total admitted assets..... | <u>\$78,534,076 14</u> |

UNADMITTED ASSETS.

| | |
|-----------------------|--------------------|
| Agents' balances..... | <u>\$10,152 34</u> |
|-----------------------|--------------------|

II. LIABILITIES.

| | |
|--|------------------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | \$652,245 85 |
| Claims for death losses and other policy claims resisted.. | 182,000 00 |
| Total policy claims..... | <u>\$834,245 85</u> |
| Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | <u>\$73,159,575 00</u> |
| Net reinsurance reserve..... | 73,159,575 00 |
| Other liabilities of the company, viz : premiums paid in advance..... | 30,179 78 |
| Liabilities as to policy-holders..... | <u>\$74,024,000 63</u> |
| Surplus as regards policy-holders..... | 4,510,075 51 |
| Total liabilities | <u>\$78,534,076 14</u> |

III. INCOME DURING THE YEAR.

| | |
|--|------------------------|
| Gross cash received for premiums.... | \$15,696,463 21 |
| Cash received for annuities..... | 35,507 28 |
| Total premium income..... | <u>\$15,731,970 49</u> |
| Received for interest on cash loans..... | \$4,006,814 14 |

| | | |
|--|--------------|------------------------|
| Received for interest on bonds owned and dividends on stocks..... | \$573,494 55 | |
| Received for rents | 48,796 00 | |
| Total interest, dividend and rent income..... | | \$4,629,104 69 |
| Cash income from other sources | | 39,893 47 |
| Total income..... | | <u>\$20,400,968 65</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|---|----------------|------------------------|
| Cash paid for death losses and policy claims..... | \$4,385,083 28 | |
| Cash paid to annuitants | 31,659 43 | |
| Cash paid for surrendered policies | 4,718,486 96 | |
| Cash paid for dividends to policy-holders..... | 3,539,663 67 | |
| Total paid to policy-holders..... | | \$12,674,893 34 |
| Cash paid for commissions to agents..... | \$482,357 38 | |
| Cash paid for medical examiners' fees | 39,180 53 | |
| Cash paid for salaries and other compensation of officers and employees..... | \$28,017 09 | |
| Total pay account..... | | 849,555 00 |
| Paid for taxes | | 90,057 64 |
| Paid for commuting commissions..... | | 280,007 71 |
| Other expenditures, viz: general expenses..... | | 248,942 85 |
| Total expenditures..... | | <u>\$14,143,456 54</u> |

V. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------------|
| Policies in force December 31, 1874..... | 90,915 | \$277,636,533 |
| Policies issued during the year..... | 8,620 | 24,425,117 |
| Old policies revived during the year..... | 1,222 | 3,654,465 |
| Old policies changed during the year..... | 1 | 1,540 |
| Additions in force..... | - | 24,776,471 |
| Totals | 100,758 | \$330,493,126 |
| Deduct policies ceased to be in force..... | 8,365 | 25,435,905 |
| Net policies in force December 31, 1875..... | <u>92,393</u> | <u>\$305,057,221</u> |

Policies which have ceased to be in force during the year,
with the mode of their termination:

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|---------------------|
| Terminated by death or maturity..... | 1,074 | \$3,438,095 |
| By expiry..... | 194 | 583,435 |
| By surrender | 3,114 | 10,300,666 |
| By lapse..... | 3,085 | 8,183,499 |
| By change and decrease..... | 1 | 180,390 |
| Not taken..... | 897 | 2,749,820 |
| Totals | <u>8,365</u> | <u>\$25,435,905</u> |

BUSINESS IN MAINE.

| | |
|---|----------------|
| Policies in force December 31, 1875, 1,681; amount insured..... | \$2,219,515 69 |
| Policies issued during the year, 88; amount insured..... | 117,125 00 |
| Premiums received during the year..... | 25,001 10 |
| Losses and claims incurred during the year..... | 30,674 13 |
| Losses and claims paid during the year..... | 30,674 13 |
| Amount of taxes paid to the State of Maine on premiums..... | 526 63 |

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

LEWIS C. GROVER, *President*.EDWARD A. STRONG, *Secretary*.

I. ASSETS.

| | |
|--|-----------------|
| Real estate owned by the company, unincumbered..... | \$235,353 64 |
| Loans on bond and mortgage, (first liens)..... | 12,821,812 30 |
| Premium notes and loans on policies now in force..... | 5,843,852 68 |
| Stocks and bonds owned by the company, market value..... | 10,991,445 63 |
| Cash in office of company and deposited in banks and trust companies.. | 543,918 95 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 479,765 73 |
| Interest due and accrued on premium loans and notes..... | 162,300 00 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875..... | 202,208 90 |
| Total admitted assets..... | \$31,300,677 93 |

UNADMITTED ASSETS.

| | |
|-----------------------|-------------|
| Agents' balances..... | \$49,990 96 |
|-----------------------|-------------|

II. LIABILITIES.

| | |
|---|--------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due | \$497,389 00 |
| Claims for death losses and other policy claims resisted.. | 44,000 00 |
| Total policy claims..... | \$541,389 00 |

| | | |
|--|--|-----------------|
| Net present value of all outstanding policies in force December 31, 1875, computed by the New Jersey In- surance Department according to the 'Actuaries' Table of Mortality, with 4 per cent. interest..... | | \$27,764,185 00 |
| Net reinsurance reserve..... | | \$27,764,185 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | | 363,534 83 |
| Liabilities as to policy-holders | | \$28,669,108 83 |
| Surplus as regards policy-holders..... | | 2,631,569 10 |
| Total liabilities..... | | \$31,300,677 93 |

III. INCOME DURING THE YEAR.

| | |
|--|----------------|
| Gross cash received for premiums..... | \$2,241,497 87 |
| Premiums paid by dividends and surrendered policies | 2,510,959 23 |
| Cash received for annuities..... | 4,029 17 |
| Total premium income..... | \$4,756,486 27 |
| Received for interest on cash loans..... | \$804,563 57 |
| Received for interest on bonds owned and dividends on stocks..... | 724,906 90 |
| Received for interest on premium notes and loans..... | 461,000 40 |
| Discount on claims paid in advance..... | 1,679 92 |
| Received for rents..... | 3,350 00 |
| Total interest, dividend and rent income..... | 1,995,500 79 |
| Total income..... | \$6,751,987 06 |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|----------------|
| Cash paid for death losses and policy claims..... | \$1,935,668 65 |
| Premium notes, loans or liens used in payment of same. | 157,448 13 |
| Cash paid to annuitants..... | 1,851 44 |
| Cash paid for surrendered policies..... | 253,230 03 |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 162,723 91 |
| Cash surrender values applied in payment of premiums.. | 153,565 22 |
| Cash paid for dividends to policy-holders | 2,532,074 81 |
| Premium notes, loans or liens used in payment of same.. | 330,438 49 |
| Total paid to policy-holders | \$5,526,990 68 |
| Cash paid for commissions to agents..... | \$358,899 26 |
| Cash paid for medical examiners' fees | 27,996 81 |
| Cash paid for salaries and other compensation of officers and employees..... | 79,054 75 |
| Total pay account..... | 465,950 82 |
| Paid for taxes..... | 116,041 77 |
| Other expenditures, viz: general expenses..... | 114,748 94 |
| Total expenditures | \$6,223,732 21 |

V. PREMIUM NOTE ACCOUNT.

| | | |
|---|--------------|-----------------------|
| Premium notes, loans or liens at beginning of the year..... | | \$6,967,097 11 |
| Deductions during the year as follows : | | |
| Notes and other obligations used as above stated..... | \$650,610 53 | |
| Redeemed by maker in cash..... | 472,633 70 | |
| Total | | <u>1,123,244 23</u> |
| Balance note assets at end of the year..... | | <u>\$5,843,852 88</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------------|
| Policies in force December 31, 1874..... | 41,303 | \$131,981,681 |
| Policies issued during the year | 4,637 | 12,440,560 |
| Old policies revived during the year..... | 22 | 83,000 |
| Old policies increased during the year..... | 2 | 25,985 |
| Totals | <u>45,964</u> | <u>\$144,531,226</u> |
| Deduct policies ceased to be in force..... | 2,949 | 10,427,123 |
| Net policies in force December 31, 1875 | <u>43,015</u> | <u>\$134,104,103</u> |

Policies which have ceased to be in force during the year,
with the mode of their termination:

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|---------------------|
| Terminated by death or maturity..... | 582 | \$1,944,916 |
| By expiry..... | 26 | 127,000 |
| By surrender..... | 248 | 771,571 |
| By lapse | 1,152 | 3,263,333 |
| By change and decrease..... | 471 | 3,061,753 |
| Not taken | 470 | 1,258,550 |
| Totals..... | <u>2,949</u> | <u>\$10,427,123</u> |

BUSINESS IN MAINE.

| | |
|---|------------------|
| Policies in force December 31, 1875, 1,141; amount insured..... | \$3,537,100 00 |
| Policies issued during the year, 37; amount insured..... | 75,760 00 |
| Premiums received during the year..... | 30,880 12 |
| Losses and claims incurred during the year..... | 43,950 00 |
| Losses and claims paid during the year..... | <u>43,450 00</u> |

NATIONAL LIFE INSURANCE COMPANY.

MONTPELIER, VT.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

JULIUS Y. DEWEY, *President.*GEORGE W. REED, *Secretary.*

I. ASSETS.

| | |
|---|-----------------------|
| Real estate owned by the company, unincumbered..... | \$18,742 30 |
| Loans on bond and mortgage, (first liens)..... | 833,671 92 |
| Loans secured by collaterals..... | 22,850 67 |
| Premium notes and loans on policies now in force..... | 31,935 01 |
| Stocks and bonds owned by the company, market value..... | 810,744 77 |
| Cash in office of company and deposited in banks and trust companies . | 50,951 52 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 54,013 86 |
| Interest due and accrued on premium loans and notes..... | 1,370 24 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 20,441 10 |
| Other assets | 2,129 05 |
| Total admitted assets..... | <u>\$1,846,750 44</u> |

UNADMITTED ASSETS.

| | |
|-----------------------|--------------------|
| Agents' balances..... | <u>\$50,434 01</u> |
|-----------------------|--------------------|

II. LIABILITIES.

| | |
|---|-----------------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due | \$11,500 00 |
| Net present value of all outstanding policies in force December 31, 1875, computed by the Vermont Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | <u>\$1,236,399 25</u> |
| Net reinsurance reserve..... | 1,236,399 25 |
| Unpaid dividends of surplus or other profits due policy-holders | 24,798 84 |
| Other liabilities of the company, viz: over payments by policy-holders. | 10,000 00 |
| Liabilities as to policy-holders..... | <u>\$1,282,698 09</u> |
| Surplus as regards policy-holders..... | 564,052 35 |
| Total liabilities | <u>\$1,846,750 44</u> |

III. INCOME DURING THE YEAR.

| | |
|---|-----------------|
| Gross cash received for premiums..... | \$287,334 32 |
| Premium notes, loans or liens taken for premiums..... | <u>5,010 08</u> |
| Total premium income | \$292,344 40 |
| Received for interest on cash loans..... | \$59,530 68 |

| | | |
|---|-------------|---------------------|
| Received for interest on bonds owned and dividends on stocks | \$45,097 50 | |
| Received for interest on premium notes and loans..... | 2,696 28 | |
| Received for interest on other debts due the company.... | 1,044 58 | |
| Discount on claims paid in advance..... | 146 72 | |
| Received for rents..... | 1,087 34 | |
| Total interest, dividend and rent income..... | | \$109,633 10 |
| Total income..... | | <u>\$401,947 50</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Cash paid for death losses and policy claims | \$104,204 51 | |
| Premium notes, loans or liens used in payment of same.. | 236 44 | |
| Cash paid for surrendered policies..... | 23,293 02 | |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 1,609 95 | |
| Cash paid for dividends to policy-holders. | 49,379 80 | |
| Premium notes, loans or liens used in payment of same.. | 2,606 39 | |
| Total paid to policy-holders | | \$181,330 11 |
| Cash paid for commissions to agents... .. | \$27,023 91 | |
| Cash paid for salaries and expenses of managers and agents | 4,509 12 | |
| Cash paid for medical examiners' fees | 2,544 00 | |
| Cash paid for salaries and other compensation of officers and employees..... | 10,214 92 | |
| Total pay account | | 44,290 95 |
| Paid for taxes..... | | 1,213 16 |
| Paid for rents..... | | 2,069 80 |
| Other expenditures, viz : general expenses | | 3,846 08 |
| Total expenditures..... | | <u>\$232,741 10</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|--|-------------|--------------------|
| Premium notes, loans or liens at beginning of the year.. | \$31,377 71 | |
| Received during the year..... | 5,010 08 | |
| Total | | \$36,387 79 |
| Deductions during the year as follows : | | |
| Notes and other obligations used as above stated..... | | 4,452 78 |
| Balance note assets at end of the year..... | | <u>\$31,935 01</u> |

VI. EXHIBIT OF POLICIES.

| | Number. | Amount. |
|--|---------|--------------------|
| Policies in force December 31, 1874..... | 4,422 | \$9,637,698 |
| Policies issued during the year..... | 695 | 1,579,750 |
| Old policies revived during the year | 9 | 7,570 |
| Additions by dividends during the year..... | - | 2,258 |
| Totals | 5,126 | \$11,227,276 |
| Deduct policies ceased to be in force..... | 475 | 1,307,740 |
| Net policies in force December 31, 1875..... | 4,651 | <u>\$9,919,536</u> |

| Policies which have ceased to be in force during the year, with the mode of their termination : | | |
|--|----------------|--------------------|
| | <i>Number.</i> | <i>Amount.</i> |
| Terminated by death or maturity | 40 | \$97,441 |
| By expiry | 8 | 12,000 |
| By surrender..... | 152 | 360,153 |
| By lapse..... | 222 | 569,000 |
| By change and decrease..... | 2 | 111,646 |
| Not taken..... | 51 | 157,500 |
| Totals..... | 475 | \$1,307,740 |

BUSINESS IN MAINE.

| | |
|--|--------------|
| Policies in force December 31, 1875, 58 ; amount insured | \$108,700 00 |
| Policies issued during the year, 5; amount insured | 10,000 00 |
| Premiums received during the year..... | 2,301 54 |
| Amount of taxes paid to the State of Maine on premiums | 31 92 |

NATIONAL LIFE INS. CO. OF U. S. OF AMERICA.

WASHINGTON, D. C.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1868.

J. V. FARWELL, *President.*J. F. CRANK, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorized..... | \$1,000,000 00 |
| Capital actually paid up in cash..... | 1,000,000 00 |

II. ASSETS.

| | |
|--|-----------------------|
| Real estate owned by the company, unincumbered..... | \$503,597 02 |
| Loans on bond and mortgage, (first Home)..... | 2,336,964 29 |
| Loans secured by collaterals | 145,335 45 |
| Premium notes and loans on policies now in force..... | 62,443 25 |
| Stocks and bonds owned by the company, market value..... | 518,755 35 |
| Cash in office of company and deposited in banks and trust companies.. | 48,692 28 |
| Interest due and accrued on cash loans and on bonds owned by the com- pany..... | 106,496 32 |
| Interest due and accrued on premium loans and notes..... | 137 03 |
| Rents due and accrued for use of company's property, or under sub- lease..... | 3,040 00 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 141,667 53 |
| Total admitted assets..... | \$3,869,070 52 |

UNADMITTED ASSETS.

| | |
|------------------------------------|--------------------|
| Commuted commissions..... | \$46,670 12 |
| Agents' balances | 13,195 58 |
| Bills receivable..... | 11,543 19 |
| Furniture, safes and fixtures..... | 3,000 00 |
| Total unadmitted assets..... | <u>\$74,408 89</u> |

III. LIABILITIES.

| | |
|---|------------------------------|
| Claims for death losses due and unpaid | \$11,203 40 |
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | 61,500 00 |
| Claims for death losses and other policy claims resisted .. | 8,000 00 |
| Total policy claims..... | <u>\$80,703 40</u> |
| Net present value of all outstanding policies in force December 31, 1875, computed by the Illinois Insurance Department according to the American Experience Table of Mortality, with 4½ per cent. interest | <u>\$2,699,048 00</u> |
| Net reinsurance reserve..... | 2,699,048 00 |
| Other liabilities of the company..... | 43,852 30 |
| Liabilities as to policy-holders..... | <u>\$2,823,603 70</u> |
| Surplus as regards policy-holders..... | 1,045,466 82 |
| Total liabilities | <u><u>\$3,869,070 52</u></u> |

IV. INCOME DURING THE YEAR.

| | |
|--|------------------------------|
| Gross cash received for premiums..... | \$652,245 45 |
| Premium notes, loans or liens taken for premiums | 7,931 02 |
| Premiums paid by dividends and surrendered policies ... | 126,528 98 |
| Total premium income | <u>\$786,705 45</u> |
| Received for interest on cash loans..... | \$173,204 93 |
| Received for interest on bonds owned and dividends on stocks .. | 21,935 78 |
| Received for interest on premium notes and loans..... | 384 87 |
| Received for interest on other debts due the company ... | 368 35 |
| Discount on claims paid in advance | 175 47 |
| Received for rents..... | 20,266 84 |
| Total interest, dividend and rent income..... | <u>216,336 24</u> |
| Income from other sources, viz: on account of reinsured risks, etc.... | 81,972 30 |
| Total income | <u><u>\$1,085,013 99</u></u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|--------------|
| Cash paid for death losses and policy claims | \$230,719 50 |
| Premium notes, loans or liens used in payment of same.. | 876 92 |
| Cash paid to annuitants | 1,124 00 |
| Cash paid for surrendered policies..... | 69,041 88 |

| | | |
|---|-------------|---------------------|
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | \$11,540 18 | |
| Cash surrender values applied in payment of premiums.. | 126,528 98 | |
| Total paid to policy-holders..... | | \$439,831 46 |
| Cash paid for commissions to agents..... | \$64,706 18 | |
| Cash paid for salaries and expenses of managers and agents..... | 45,607 59 | |
| Cash paid for medical examiners' fees..... | 8,994 85 | |
| Cash paid for salaries and other compensation of officers and employees..... | 34,217 45 | |
| Total pay account..... | | 153,526 07 |
| Paid for taxes..... | | 6,491 57 |
| Paid for rents..... | | 10,254 85 |
| Paid for commuting commissions..... | | 22,298 91 |
| Other expenditures, viz : general expenses..... | | 53,444 08 |
| Total expenditures | | \$685,846 94 |

VI. PREMIUM NOTE ACCOUNT.

| | | |
|--|-------------|--------------------|
| Premium notes, loans or liens at beginning of the year.. | \$67,382 11 | |
| Received during the year..... | 16,181 66 | |
| Total | | \$83,563 77 |
| Deductions during the year as follows : | | |
| Notes and other obligations used as above stated..... | \$12,417 10 | |
| Redeemed by maker in cash..... | 8,703 42 | |
| Total | | 21,120 52 |
| Balance note assets at end of the year..... | | \$62,443 25 |

VII. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|---------------------|
| Policies in force December 31, 1874..... | 10,678 | \$23,903,172 |
| Policies issued during the year | 2,710 | 4,819,752 |
| Totals..... | 13,388 | \$28,722,924 |
| Deduct policies ceased to be in force | 2,443 | 5,780,980 |
| Net policies in force December 31, 1875..... | 10,945 | \$22,941,944 |

| Policies which have ceased to be in force during the year, with the mode of their termination : | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|--------------------|
| Terminated by death or maturity..... | 115 | \$246,896 |
| By expiry | 14 | 56,500 |
| By surrender... .. | 354 | 747,174 |
| By lapse..... | 1,215 | 2,689,941 |
| By change and decrease..... | 464 | 1,287,128 |
| Not taken..... | 281 | 753,341 |
| Totals..... | 2,443 | \$5,780,980 |

BUSINESS IN MAINE.

| | |
|--|--------------|
| Policies in force December 31, 1875, 100; amount insured | \$128,883 00 |
| Policies issued during the year, (none)..... | - |
| Premiums received during the year..... | 2,614 34 |
| Losses and claims incurred during the year..... | 4,700 00 |
| Losses and claims paid during the year..... | 4,700 00 |

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

BENJ. F. STEVENS, *President.*JOS. M. GIBBENS, *Secretary.*

I. ASSETS.

| | |
|---|-----------------|
| Real estate owned by the company, unincumbered..... | \$1,336,334 33 |
| Loans on bond and mortgage, (first liens)..... | 2,234,142 32 |
| Loans secured by collaterals..... | 391,885 12 |
| Premium notes and loans on policies now in force..... | 2,388,459 09 |
| Stocks and bonds owned by the company, market value..... | 7,090,650 50 |
| Cash in office of company and deposited in banks and trust companies.. | 315,293 89 |
| Interest and rents due and accrued | 236,355 41 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875..... | 359,708 00 |
| Total admitted assets..... | \$14,352,828 56 |

UNADMITTED ASSETS.

| | |
|---------------------------------|------------|
| Renewals..... | \$5,000 00 |
| Loans on personal security..... | 1,732 39 |
| Total unadmitted assets | \$6,732 39 |

II. LIABILITIES.

| | |
|--|-----------------|
| Claims for death losses unpaid..... | \$122,100 00 |
| Net present value of all outstanding policies in force December 31, 1875, computed by the Massachusetts In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$12,593,439 00 |
| Net reinsurance reserve..... | 12,593,439 00 |

OF OTHER STATES.

61

| | |
|--|------------------------|
| Unpaid dividends of surplus or other profits due policy-holders..... | \$90,053 00 |
| Other liabilities of the company..... | 4,613 33 |
| Liabilities as to policy-holders | \$12,810,205 23 |
| Surplus as regards policy-holders..... | 1,542,623 33 |
| Total liabilities..... | <u>\$14,352,828 66</u> |

III. INCOME DURING THE YEAR.

| | |
|--|-----------------------|
| Gross cash received for premiums..... | \$1,590,280 50 |
| Premium notes, loans or liens taken for premiums..... | 666,213 92 |
| Total premium income..... | \$2,256,494 42 |
| Received for interest on cash loans..... | \$207,343 17 |
| Received for interest on bonds owned and dividends on stocks..... | 456,435 11 |
| Received for interest on premium notes and loans..... | 178,453 19 |
| Received for rents..... | 22,179 05 |
| Total interest, dividend and rent income..... | 864,410 52 |
| Total income..... | <u>\$3,120,904 94</u> |

IV. EXPENDITURES DURING THE YEAR.

| | |
|--|-----------------------|
| Cash paid for death losses and policy claims..... | \$917,816 93 |
| Premium notes, loans or liens used in payment of same. | 100,952 33 |
| Cash paid for surrendered policies..... | 302,925 48 |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 50,959 68 |
| Cash paid for dividends to policy-holders | 330,431 30 |
| Premium notes, loans or liens used in payment of same.. | 280,379 01 |
| Total paid to policy-holders | \$1,983,464 73 |
| Cash paid for commissions to agents..... | \$108,110 15 |
| Cash paid for medical examiners' fees..... | 9,100 85 |
| Cash paid for salaries and other compensation of officers and employees..... | 60,622 53 |
| Total pay account..... | 177,833 53 |
| Paid for taxes..... | 15,602 03 |
| Other expenditures, viz: general expenses..... | 171,527 06 |
| Total expenditures | <u>\$2,348,427 84</u> |

V. PREMIUM NOTE ACCOUNT.

| | |
|---|-----------------------|
| Premium notes, loans or liens at beginning of the year .. | \$2,494,335 49 |
| Received during the year..... | 666,213 92 |
| Total..... | <u>\$3,160,549 41</u> |

Deductions during the year as follows :

| | | |
|---|--------------|----------------|
| Notes and other obligations used as above stated..... | \$432,291 02 | |
| Redeemed by maker in cash..... | \$39,799 30 | |
| Total | | \$772,090 32 |
| Balance note assets at end of the year..... | | \$2,388,459 09 |

VI EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31, 1874..... | 21,202 | \$62,595,608 |
| Policies issued during the year | 1,833 | 4,913,383 |
| Old policies revived during the year..... | 92 | 294,500 |
| Additions by dividends during the year..... | - | 18,162 |
| Totals | 23,227 | \$67,821,653 |
| Deduct policies ceased to be in force | 2,459 | 7,240,614 |
| Net policies in force December 31, 1875 | 20,768 | \$60,581,039 |

Policies which have ceased to be in force during the year,
with the mode of their termination:

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|----------------|
| Terminated by death or maturity..... | 250 | \$840,074 |
| By expiry | 775 | 2,181,065 |
| By surrender..... | 415 | 1,297,715 |
| By lapse | 742 | 2,012,650 |
| By change and decrease | - | 25,500 |
| Not taken | 277 | 883,610 |
| Totals..... | 2,459 | \$7,240,614 |

BUSINESS IN MAINE.

| | |
|---|----------------|
| Policies in force December 31, 1875, 1,729; amount insured..... | \$2,216,000 00 |
| Policies issued during the year, 53; amount insured..... | 66,000 00 |
| Premiums received during the year..... | 107,967 68 |
| Losses and claims incurred during the year..... | 28,000 00 |
| Losses and claims paid during the year..... | 25,000 00 |
| Amount of taxes paid to the State of Maine on premiums.... | 579 68 |

NEW YORK LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1846.

MORRIS FRANKLIN, *President.*WILLIAM H. BEERS, *Actuary.*

I. ASSETS.

| | |
|--|------------------------|
| Real estate owned by the company, unincumbered..... | \$1,820,240 53 |
| Loans on bond and mortgage, (first liens)..... | 17,685,597 50 |
| Premium notes and loans on policies now in force..... | 885,728 82 |
| Stocks and bonds owned by the company, market value..... | 7,633,244 00 |
| Cash in office of company and deposited in banks and trust companies.. | 1,768,291 26 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 218,711 61 |
| Interest due and accrued on premium loans and notes..... | 29,494 25 |
| Rents due and accrued for use of company's property, or under sub-lease | 8,925 00 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875..... | 511,750 07 |
| Total admitted assets..... | <u>\$30,561,983 04</u> |

UNADMITTED ASSETS.

| | |
|-----------------------|--------------------|
| Agents' balances..... | <u>\$27,111 49</u> |
|-----------------------|--------------------|

II. LIABILITIES.

| | |
|--|------------------------|
| Claims for matured endowments due and unpaid..... | \$4,775 66 |
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | 359,288 00 |
| Claims for death losses and other policy claims resisted.. | 83,700 00 |
| Total policy claims..... | <u>\$447,763 66</u> |
| Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$26,663,581 00 |
| Deduct net value of risks reinsured in other solvent companies..... | <u>163,938 00</u> |
| Net reinsurance reserve | 26,499,643 00 |
| Liabilities as to policy-holders..... | <u>\$26,947,406 66</u> |
| Surplus as regards policy-holders..... | 3,614,576 88 |
| Total liabilities | <u>\$30,561,983 04</u> |

III. INCOME DURING THE YEAR.

| | | |
|---|----------------|-----------------------|
| Gross cash received for premiums | \$5,722,443 04 | |
| Cash received for annuities..... | 288,784 09 | |
| Total premium income..... | | \$6,011,227 13 |
| Received for interest on cash loans..... | \$1,222,704 54 | |
| Received for interest on bonds owned and dividends on stocks | 406,556 09 | |
| Received for interest on premium notes and loans..... | 63,399 31 | |
| Received for interest on other debts due the company... | 33,101 62 | |
| Received for rents..... | 60,251 18 | |
| Total interest, dividend and rent income | | 1,786,013 74 |
| Cash income from other sources | | 84,645 60 |
| Total income..... | | <u>\$7,881,886 47</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|----------------|-----------------------|
| Cash paid for death losses and policy claims..... | \$1,545,515 90 | |
| Premium notes, loans or liens used in payment of same.. | 29,158 17 | |
| Cash paid to annuitants..... | 74,765 91 | |
| Cash paid for surrendered policies..... | 1,073,165 25 | |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 38,576 78 | |
| Cash paid for dividends to policy-holders .. | 1,244,057 40 | |
| Premium notes, loans or liens used in payment of same.. | 125,897 56 | |
| Total paid to policy-holders..... | | \$4,131,136 94 |
| Cash paid for commissions to agents..... | \$293,458 55 | |
| Cash paid for salaries and expenses of managers and agents..... | 56,400 00 | |
| Cash paid for medical examiners' fees | 45,000 49 | |
| Cash paid for salaries and other compensation of officers and employees..... | 166,928 02 | |
| Total pay account..... | | 560,787 06 |
| Paid for taxes..... | | 27,700 48 |
| Paid for commuting commissions..... | | 2,066 66 |
| Other expenditures, viz: general expenses..... | | 139,069 18 |
| Total expenditures..... | | <u>\$4,860,760 29</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|---------------------|
| Premium notes, loans or liens at beginning of the year.. | \$910,049 14 | |
| Received during the year..... | 193,825 44 | |
| Total | | \$1,103,874 58 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated..... | \$193,632 48 | |
| Redeemed by maker in cash | 24,513 28 | |
| Total..... | | 218,145 76 |
| Balance note assets at end of the year | | <u>\$885,728 82</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------------|
| Policies in force December 31, 1874..... | 43,398 | \$122,835,123 |
| Policies issued during the year..... | 6,909 | 21,466,289 |
| Old policies revived during the year..... | 120 | 426,160 |
| Old policies increased during the year..... | - | 71,741 |
| Totals. | 50,427 | \$144,799,313 |
| Deduct policies ceased to be in force..... | 5,766 | 18,667,194 |
| Net policies in force December 31, 1875. | 44,661 | \$126,132,119 |

| Policies which have ceased to be in force during the year, with the mode of their termination: | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|---------------------|
| Terminated by death or maturity..... | 528 | \$1,650,515 |
| By expiry..... | 28 | 63,420 |
| By surrender..... | 1,735 | 6,706,760 |
| By lapse..... | 2,652 | 7,167,935 |
| By change and decrease..... | - | 566,669 |
| Not taken..... | 823 | 2,511,895 |
| Totals. | 5,766 | \$18,667,194 |

BUSINESS IN MAINE.

| | |
|---|----------------|
| Policies in force December 31, 1875, 721; amount insured..... | \$1,077,870 00 |
| Policies issued during the year, 64; amount insured..... | 92,480 00 |
| Premiums received during the year..... | 33,135 25 |
| Losses and claims incurred during the year..... | 8,218 00 |
| Losses and claims paid during the year..... | 8,900 00 |
| Amount of taxes paid to the State of Maine on premiums..... | 166 60 |

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President.*WILLARD MERRILL, *Secretary.*

I. ASSETS.

| | |
|--|------------------------|
| Real estate owned by the company, unincumbered..... | \$496,010 87 |
| Loans on bond and mortgage, (first liens)..... | 10,601,468 53 |
| Loans secured by collaterals..... | 350 00 |
| Premium notes and loans on policies now in force..... | 4,142,780 87 |
| Stocks and bonds owned by the company, market value..... | 371,775 00 |
| Cash in office of company and deposited in banks and trust companies.. | 554,293 64 |
| Interest due and accrued on cash loans and on bonds owned by the com- pany | 416,170 08 |
| Interest due and accrued on premium loans and notes..... | 135,598 11 |
| Rents due and accrued for use of company's property, or under sub-lease | 1,087 14 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | \$24,517 18 |
| Total admitted assets..... | \$17,044,051 42 |

UNADMITTED ASSETS.

| | |
|-------------------------------------|--------------------|
| Agents' balances..... | \$16,742 07 |
| Bills receivable..... | 20,518 62 |
| Furniture, safes and fixtures | 7,500 00 |
| Total unadmitted assets..... | \$74,760 69 |

II. LIABILITIES.

| | |
|--|------------------------|
| Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due..... | \$143,128 61 |
| Claims for death losses and other policy claims resisted.. | 27,800 00 |
| Total policy claims..... | \$170,928 61 |
| Net present value of all outstanding policies in force December 31, 1875, computed according to the Actu- aries' Table of Mortality, with 4 per cent. interest...\$14,405,003 00 | |
| Net reinsurance reserve..... | 14,405,003 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 5,000 00 |
| Other liabilities of the company..... | 10,327 00 |
| Liabilities as to policy-holders..... | \$14,591,258 61 |
| Surplus as regards policy-holders..... | 2,452,792 81 |
| Total liabilities | \$17,044,051 42 |

III. INCOME DURING THE YEAR.

| | | |
|--|----------------|-----------------------|
| Gross cash received for premiums | \$1,745,002 49 | |
| Premium notes, loans or liens taken for premiums..... | 753,194 06 | |
| Premiums paid by dividends and surrendered policies.... | 178,542 38 | |
| Total premium income..... | | \$2,676,738 93 |
| Received for interest on cash loans..... | \$938,171 48 | |
| Received for interest on bonds owned and dividends on stocks..... | 19,295 00 | |
| Received for interest on premium notes and loans..... | 313,971 77 | |
| Received for interest on other debts due the company.... | 37,207 32 | |
| Received for rents | 8,697 47 | |
| Total interest, dividend and rent income..... | | 1,317,343 04 |
| Income from other sources, viz : on account of reinsured risks | | 59,410 78 |
| Total income..... | | <u>\$4,053,492 75</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|-----------------------|
| Cash paid for death losses and policy claims..... | \$642,519 48 | |
| Premium notes, loans or liens used in payment of same . | 59,767 57 | |
| Cash paid for surrendered policies | 213,050 66 | |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 277,354 20 | |
| Cash surrender values applied in payment of premiums.. | 57,310 89 | |
| Cash paid for dividends to policy-holders..... | 214,841 17 | |
| Premium notes, loans or liens used in payment of same.. | 539,646 38 | |
| Total paid to policy-holders..... | | \$2,004,490 36 |
| Cash paid for commissions to agents..... | \$191,725 18 | |
| Cash paid for salaries and expenses of managers and agents..... | 60,991 46 | |
| Cash paid for medical examiners' fees | 18,211 04 | |
| Cash paid for salaries and other compensation of officers and employees..... | 87,602 33 | |
| Total pay account..... | | 358,530 01 |
| Paid for taxes | | 6,716 84 |
| Paid for rents..... | | 9,368 51 |
| Paid for commuting commissions..... | | 10,442 56 |
| Other expenditures, viz: general expenses..... | | 84,520 37 |
| Total expenditures..... | | <u>\$2,474,068 64</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|--|----------------|----------------|
| Premium notes, loans or liens at beginning of the year.. | \$4,294,285 52 | |
| Received during the year..... | 759,281 32 | |
| Total | | \$5,053,566 84 |

Deductions during the year as follows:

| | | |
|---|--------------|-----------------------|
| Notes and other obligations used as above stated..... | \$876,768 15 | |
| Redeemed by maker in cash | 34,017 82 | |
| Total..... | | \$910,785 97 |
| Balance note assets at end of the year..... | | <u>\$4,142,780 87</u> |

VI. EXHIBIT OF POLICIES.

| | Number. | Amount. |
|--|---------|---------------------|
| Policies in force December 31, 1874..... | 35,402 | \$65,301,021 |
| Policies issued during the year..... | 6,054 | 12,757,501 |
| Old policies revived during the year..... | 325 | 671,575 |
| Additions by dividends during the year | - | 178,654 |
| Totals..... | 41,781 | \$78,908,751 |
| Deduct policies ceased to be in force..... | 5,353 | 11,784,536 |
| Net policies in force December 31, 1875..... | 36,428 | <u>\$67,124,215</u> |

Policies which have ceased to be in force during the year,
with the mode of their termination:

| | Number. | Amount. |
|--------------------------------------|---------|---------------------|
| Terminated by death or maturity..... | 253 | \$742,483 |
| By expiry..... | 44 | 163,754 |
| By surrender | 929 | 1,549,326 |
| By lapse | 2,353 | 7,124,191 |
| By change and decrease..... | 6 | 496,477 |
| Not taken..... | 678 | 1,708,395 |
| Totals | 5,353 | <u>\$11,784,536</u> |

BUSINESS IN MAINE.

| | |
|--|--------------|
| Policies in force December 31, 1875, 91; amount insured..... | \$130,699 00 |
| Policies issued during the year, 33; amount insured..... | 46,200 00 |
| Premiums received during the year..... | 3,186 04 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>7 50</u> |

PENN MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PA.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

SAMUEL C. HUEY, *President.*HENRY AUSTIE, *Secretary.*

I. ASSETS.

| | |
|--|-----------------------|
| Real estate owned by the company, unincumbered..... | \$386,792 03 |
| Loans on bond and mortgage, (first liens)..... | 1,971,308 84 |
| Loans secured by collaterals..... | 154,715 69 |
| Premium notes and loans on policies now in force..... | 700,354 93 |
| Stocks and bonds owned by the company, market value..... | 1,783,725 73 |
| Cash in office of company and deposited in banks and trust companies.. | 260,890 96 |
| Interest due and accrued on cash loans and on bonds owned by the com- pany..... | 73,677 81 |
| Rents due and accrued for use of company's property, or under sub-lease | 688 73 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 46,344 48 |
| Total admitted assets..... | <u>\$5,378,499 20</u> |

UNADMITTED ASSETS.

| | |
|-------------------------------------|---------------------|
| Company's own scrip..... | \$104,700 00 |
| Agents' balances..... | 17,953 48 |
| Bills receivable..... | 2,000 00 |
| Furniture, safes and fixtures | 12,984 61 |
| Centennial stock..... | 1,000 00 |
| Total unadmitted assets | <u>\$138,638 09</u> |

II. LIABILITIES.

| | |
|--|-----------------------|
| Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due..... | \$57,920 00 |
| Claims for death losses and other policy claims resisted.. | 33,000 00 |
| Total policy claims..... | \$90,920 00 |
| Net present value of all outstanding policies in force December 31, 1875, computed by the Pennsylvania In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest | \$4,496,208 00 |
| Net reinsurance reserve | 4,496,208 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 2,000 00 |
| Liabilities as to policy-holders | \$4,589,128 00 |
| Surplus as regards policy-holders..... | 789,371 20 |
| Total liabilities..... | <u>\$5,378,499 20</u> |

III. INCOME DURING THE YEAR.

| | | |
|---|--------------|-----------------------|
| Gross cash received for premiums..... | \$922,130 77 | |
| Premium notes, loans or liens taken for premiums..... | 190,574 78 | |
| Total premium income..... | | \$1,112,705 55 |
| Received for interest on cash loans..... | \$132,208 61 | |
| Received for interest on bonds owned and dividends on stocks..... | 120,603 34 | |
| Received for interest on premium notes and loans..... | 43,646 88 | |
| Received for interest on other debts due the company... | 12,361 64 | |
| Received for rents..... | 4,564 05 | |
| Total interest, dividend and rent income..... | | 313,384 52 |
| Income from other sources, viz : on account of reinsured risks, etc.... | | 244,297 23 |
| Total income..... | | <u>\$1,670,387 29</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Cash paid for death losses and policy claims..... | \$305,683 93 | |
| Premium notes, loans or liens used in payment of same.. | 12,300 33 | |
| Cash paid for surrendered policies..... | 105,200 37 | |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 52,259 04 | |
| Cash paid for dividends to policy-holders..... | 211,122 83 | |
| Premium notes, loans or liens used in payment of same . | 74,798 67 | |
| Total paid to policy-holders..... | | \$761,365 17 |
| Cash paid for commissions to agents..... | \$64,896 77 | |
| Cash paid for salaries and expenses of managers and agents..... | 30,819 71 | |
| Cash paid for medical examiners' fees..... | 8,173 00 | |
| Cash paid for salaries and other compensation of officers and employees..... | 43,658 17 | |
| Total pay account..... | | 147,547 65 |
| Paid for taxes..... | | 10,297 03 |
| Paid for rents..... | | 10,184 08 |
| Paid for commuting commissions..... | | 1,030 15 |
| Other expenditures, viz: general expenses..... | | 27,870 26 |
| Total expenditures..... | | <u>\$958,294 34</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|--------------|
| Premium notes, loans or liens at beginning of the year.. | \$646,552 85 | |
| Received during the year..... | 202,574 25 | |
| Total..... | | \$849,127 10 |

Deductions during the year as follows:

| | | |
|---|--------------|---------------------|
| Notes and other obligations used as above stated..... | \$139,358 04 | |
| Redeemed by maker in cash..... | 9,414 13 | |
| Total..... | | \$148,772 17 |
| Balance note assets at end of the year..... | | \$700,354 93 |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|---------------------|
| Policies in force December 31, 1874 | 8,175 | \$24,521,171 |
| Policies issued during the year..... | 2,093 | 6,413,258 |
| Old policies revived during the year..... | 148 | 114,376 |
| Old policies increased during the year | 3 | 21,201 |
| Additions by dividends during the year..... | - | 7,708 |
| Totals | 10,419 | \$31,077,714 |
| Deduct policies ceased to be in force..... | 874 | 2,688,047 |
| Net policies in force December 31, 1875..... | 9,545 | \$28,389,667 |

Policies which have ceased to be in force during the year,
with the mode of their termination:

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|--------------------|
| Terminated by death or maturity..... | 106 | \$320,904 |
| By expiry..... | 6 | 11,700 |
| By surrender..... | 205 | 621,979 |
| By lapse..... | 401 | 1,166,754 |
| By change and decrease..... | 3 | 117,610 |
| Not taken..... | 153 | 449,100 |
| Totals | 874 | \$2,688,047 |

BUSINESS IN MAINE.

| | |
|--|-------------|
| Policies in force December 31, 1875, 54; amount insured..... | \$62,500 00 |
| Policies issued during the year, 44; amount insured | 46,500 00 |
| Premiums received during the year..... | 2,634 44 |
| Amount of taxes paid to the State of Maine on premiums..... | 26 34 |

PHOENIX MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

A. C. GOODMAN, *President*.J. M. HOLCOMBE, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$100,000 00 |
| Capital actually paid up in cash..... | 16,000 00 |

II. ASSETS.

| | |
|---|------------------------|
| Real estate owned by the company, unincumbered..... | \$60,768 00 |
| Loans on bond and mortgage, (first liens)..... | 5,488,652 82 |
| Loans secured by collaterals..... | 53,300 00 |
| Premium notes and loans on policies now in force | 3,363,978 54 |
| Stocks and bonds owned by the company, market value | 600,035 00 |
| Cash in office of company and deposited in banks and trust companies . | 323,222 37 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 138,105 22 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 112,060 63 |
| Total admitted assets..... | <u>\$10,140,322 58</u> |

UNADMITTED ASSETS.

| | |
|--|---------------------|
| Stockholders' notes—since paid in..... | \$84,000 00 |
| Loans on personal security..... | 58,991 17 |
| Furniture, safes and fixtures | 9,606 58 |
| Total unadmitted assets..... | <u>\$152,597 75</u> |

III. LIABILITIES.

| | |
|---|------------------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | \$193,850 00 |
| Claims for death losses and other policy claims resisted.. | 52,000 00 |
| Total policy claims..... | <u>\$245,850 00</u> |
| Net present value of all outstanding policies in force December 31, 1875, computed by the Connecticut Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$9,979,375 00 |
| Deduct net value of risks reinsured in other solvent companies | 5,582 00 |
| Net reinsurance reserve | <u>9,973,793 00</u> |
| Liabilities as to policy-holders..... | <u>\$10,219,643 00</u> |

IV. INCOME DURING THE YEAR.

| | | |
|---|----------------|-----------------------|
| Gross cash received for premiums | \$2,365,600 85 | |
| Premium notes, loans or liens taken for premiums | 254,569 00 | |
| Total premium income | | \$2,620,069 85 |
| Received for interest on cash loans, bonds and dividends on stocks | \$426,481 06 | |
| Received for interest on premium notes and loans | 251,814 94 | |
| Total interest and dividend income | | 678,296 00 |
| Total income | | <u>\$3,298,365 85</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|---|--------------|-----------------------|
| Cash paid for death losses and policy claims | \$832,608 76 | |
| Premium notes, loans or liens used in payment of same . | 53,584 63 | |
| Cash paid for surrendered policies | 23,843 41 | |
| Premium notes, liens or loans used in purchase of same and voided by lapse | 382,766 29 | |
| Cash paid for dividends to policy-holders | 563,000 79 | |
| Premium notes, loans or liens used in payment of same . | 78,721 67 | |
| Total paid to policy-holders | | \$1,934,525 56 |
| Cash paid for commissions to agents | \$195,607 34 | |
| Cash paid for salaries and expenses of managers and agents | 89,042 04 | |
| Cash paid for medical examiners' fees | 14,130 39 | |
| Cash paid for salaries and other compensation of officers and employees | 43,681 55 | |
| Total pay account | | 342,461 32 |
| Paid for dividends to stockholders | | 6,000 00 |
| Paid for taxes | | 63,256 15 |
| Paid for rents .. | | 4,800 00 |
| Other expenditures, viz : general expenses | | 99,692 31 |
| Total expenditures | | <u>\$2,450,735 33</u> |

VI. PREMIUM NOTE ACCOUNT.

| | | |
|--|----------------|-----------------------|
| Premium notes, loans or liens at beginning of the year.. | \$3,639,330 00 | |
| Received during the year | 254,569 00 | |
| Total | | \$3,893,899 00 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated | \$515,072 59 | |
| Redeemed by maker in cash | 14,847 87 | |
| Total | | 529,920 46 |
| Balance note assets at end of the year | | <u>\$3,363,978 54</u> |

VII. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|---------------------|
| Policies in force December 31, 1874..... | 33,418 | \$69,211,105 |
| Policies issued during the year..... | 4,805 | 7,114,127 |
| Old policies revived during the year..... | 298 | 667,990 |
| Old policies increased during the year..... | - | 5,750 |
| Additions by dividends during the year..... | - | 13,846 |
| Totals | 38,521 | \$77,012,818 |
| Deduct policies ceased to be in force | 8,240 | 16,765,632 |
| Net policies in force December 31, 1875..... | 30,281 | \$60,247,186 |

| Policies which have ceased to be in force during the year, with the mode of their termination : | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|---------------------|
| Terminated by death or maturity..... | 370 | \$894,993 |
| By expiry | 17 | 29,000 |
| By surrender | 143 | 266,361 |
| By lapse | 4,857 | 9,551,966 |
| By change and decrease... .. | 1,497 | 3,777,100 |
| Not taken..... | 1,356 | 2,246,212 |
| Totals | 8,240 | \$16,765,632 |

BUSINESS IN MAINE.

| | |
|---|----------------|
| Policies in force December 31, 1875, 1,106 ; amount insured | \$1,394,629 00 |
| Policies issued during the year, 225 ; amount insured..... | 182,352 00 |
| Premiums received during the year..... | 44,429 61 |
| Losses and claims incurred during the year..... | 24,000 00 |
| Losses and claims paid during the year..... | 24,000 00 |

PROVIDENT LIFE AND TRUST COMPANY.
PHILADELPHIA, PA.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

SAMUEL R. SHIPLEY, *President.*

ROWLAND PARRY, *Actuary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$500,000 00 |
| Capital actually paid up in cash..... | 500,000 00 |

II. ASSETS.

| | |
|--|-----------------------|
| Real estate owned by the company, unincumbered..... | \$113,676 29 |
| Loans on bond and mortgage, (first liens)..... | 700,037 81 |
| Loans secured by collaterals..... | 764,835 46 |
| Premium notes and loans on policies now in force..... | 103,787 56 |
| Stocks and bonds owned by the company, market value..... | 1,249,328 25 |
| Cash in office of company and deposited in banks and trust companies.. | 19,393 57 |
| Interest due and accrued on cash loans and on bonds owned by the com- pany..... | 14,284 68 |
| Rents due and accrued for use of company's property, or under sub- lease..... | 50 00 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 127,761 84 |
| Total admitted assets..... | <u>\$3,093,155 46</u> |

UNADMITTED ASSETS.

| | |
|------------------------------------|-------------------|
| Furniture, safes and fixtures..... | <u>\$6,000 00</u> |
|------------------------------------|-------------------|

III. LIABILITIES.

| | |
|--|-----------------------|
| Claims for death losses and matured endowments in process of adjust- ment or adjusted and not due | \$8,084 52 |
| Net present value of all outstanding policies in force December 31, 1875, computed by the Pennsylvania In- surance Department according to the American Ex- perience Table of Mortality, with $4\frac{1}{2}$ per cent. interest. \$2,194,570 00 | • |
| Net reinsurance reserve..... | 2,194,570 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 6,426 09 |
| Due on account of salaries, rents and office expenses | 237 00 |
| Liabilities as to policy-holders..... | <u>\$2,209,317 61</u> |
| Surplus as regards policy-holders..... | 883,837 85 |
| Total liabilities | <u>\$3,093,155 46</u> |

IV. INCOME DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Gross cash received for premiums..... | \$600,974 46 | |
| Premium notes, loans or liens taken for premiums..... | 24,079 57 | |
| Premiums paid by dividends and surrendered policies ... | 85,065 36 | |
| Cash received for annuities..... | 11,715 00 | |
| Total premium income | | \$721,834 39 |
| Received for interest on cash loans..... | \$27,726 31 | |
| Received for interest on bonds owned and dividends on stocks .. | 103,709 24 | |
| Received for interest on premium notes and loans..... | 7,389 37 | |
| Received for interest on other debts due the company ... | 10,000 00 | |
| Received for rents..... | 575 00 | |
| Total interest, dividend and rent income..... | | 149,399 92 |
| Cash income from other sources..... | | 17,272 54 |
| Total income | | <u>\$888,506 85</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Cash paid for death losses and policy claims | \$126,789 85 | |
| Cash paid to annuitants | 3,662 51 | |
| Cash paid for surrendered policies..... | 30,190 38 | |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 5,740 35 | |
| Cash surrender values applied in payment of premiums.. | 2,496 47 | |
| Cash paid for dividends to policy-holders | 87,235 61 | |
| Premium notes, loans or liens used in payment of same.. | 13,809 81 | |
| Total paid to policy-holders | | \$269,924 98 |
| Cash paid for commissions to agents..... | \$58,662 78 | |
| Cash paid for salaries and expenses of managers and agents..... | 12,853 02 | |
| Cash paid for medical examiners' fees..... | 3,981 00 | |
| Cash paid for salaries and other compensation of officers and employees..... | 26,928 67 | |
| Total pay account..... | | 102,425 47 |
| Paid for taxes..... | | 7,977 86 |
| Paid for rents..... | | 2,779 40 |
| Other expenditures, viz : general expenses..... | | 15,736 90 |
| Total expenditures | | <u>\$398,844 61</u> |

VI. PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|--------------|
| Premium notes, loans or liens at beginning of the year.. | \$108,369 68 | |
| Received during the year..... | 24,079 57 | |
| Total | | \$132,449 25 |

OF OTHER STATES.

77

Deductions during the year as follows :

| | | |
|---|-------------|---------------------|
| Notes and other obligations used as above stated..... | \$19,550 16 | |
| Redeemed by maker in cash..... | 9,111 53 | |
| Total | | \$28,661 69 |
| Balance note assets at end of the year..... | | \$103,787 56 |

VII. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|---------------------|
| Policies in force December 31, 1874..... | 5,993 | \$17,714,477 |
| Policies issued during the year..... | 1,238 | 4,102,464 |
| Old policies revived during the year..... | 12 | 31,600 |
| Old policies increased during the year..... | 1 | 6,560 |
| Additions by dividends during the year | - | 18,046 |
| Totals..... | 7,244 | \$21,873,147 |
| Deduct policies ceased to be in force | 788 | 2,393,737 |
| Net policies in force December 31, 1875..... | 6,456 | \$19,479,410 |

Policies which have ceased to be in force during the year,
with the mode of their termination :

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|--------------------|
| Terminated by death or maturity..... | 33 | \$111,968 |
| By expiry | 17 | 83,500 |
| By surrender..... | 249 | 667,408 |
| By lapse..... | 423 | 1,277,204 |
| By change and decrease..... | 1 | 70,567 |
| Not taken..... | 65 | 183,090 |
| Totals..... | 788 | \$2,393,737 |

BUSINESS IN MAINE.

| | |
|--|-------------|
| Policies in force December 31, 1875, 108; amount insured | \$96,500 00 |
| Policies issued during the year, 44; amount insured..... | 36,500 00 |
| Premiums received during the year..... | 3,363 00 |
| Amount of taxes paid to the State of Maine on premiums..... | 15 48 |

SECURITY LIFE INSURANCE AND ANNUITY COMPANY.

NEW YORK CITY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

ROBERT L CASE, *President.*

ISAAC H. ALLEN, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$110,000 00 |
| Capital actually paid up in cash..... | 110,000 00 |

II. ASSETS.

| | |
|--|-----------------------|
| Real estate owned by the company, unincumbered..... | \$460,875 00 |
| Loans on bond and mortgage, (first liens)..... | 30,682 80 |
| Loans secured by collaterals..... | 4,491 44 |
| Premium notes and loans on policies now in force..... | 1,633,205 40 |
| Stocks and bonds owned by the company, market value..... | 642,643 75 |
| Cash in office of company and deposited in banks and trust companies.. | 205,708 68 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 18,156 58 |
| Interest due and accrued on premium loans and notes..... | 72,140 60 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875..... | 616,096 00 |
| Total admitted assets..... | <u>\$3,683,900 25</u> |

UNADMITTED ASSETS.

| | |
|-----------------------------------|--------------------|
| Agents' balances..... | \$22,992 87 |
| Bills receivable..... | 9,190 49 |
| Furniture, safe and fixtures..... | 21,286 88 |
| Total unadmitted assets..... | <u>\$53,470 24</u> |

III. LIABILITIES.

| | |
|--|---------------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | \$70,915 00 |
| Claims for death losses and other policy claims resisted.. | 22,500 00 |
| Total policy claims..... | <u>\$93,415 00</u> |
| Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$3,297,639 00 |
| Deduct net value of risks reinsured in other solvent companies..... | 9,989 00 |
| Net reinsurance reserve | <u>3,287,650 00</u> |

OF OTHER STATES.

79

| | |
|--|------------------------------|
| Unpaid dividends of surplus or other profits due policy-holders..... | \$7,580 00 |
| Unpaid dividends due stockholders | 801 00 |
| Due on account of salaries, rents and office expenses..... | 1,200 00 |
| Other liabilities of the company..... | 1,477 25 |
| Liabilities as to policy-holders..... | <u>\$3,392,123 25</u> |
| Surplus as regards policy-holders..... | 291,777 00 |
| Total liabilities | <u><u>\$3,683,900 25</u></u> |

IV. INCOME DURING THE YEAR.

| | |
|--|------------------------------|
| Gross cash received for premiums | \$999,594 10 |
| Premium notes, loans or liens taken for premiums..... | 220,764 12 |
| Cash received for annuities..... | 2,000 00 |
| Total premium income..... | <u>\$1,222,358 22</u> |
| Received for interest on cash loans..... | \$1,304 00 |
| Received for interest on bonds owned and dividends on stocks..... | 39,531 19 |
| Received for interest on premium notes and loans..... | 91,805 93 |
| Total interest and dividend income | 132,641 12 |
| Cash income from other sources | 14,435 42 |
| Total income..... | <u><u>\$1,369,434 76</u></u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|--|------------------------------|
| Cash paid for death losses and policy claims..... | \$338,260 03 |
| Premium notes, loans or liens used in payment of same.. | 35,693 77 |
| Cash paid to annuitants..... | 2,971 61 |
| Cash paid for surrendered policies..... | 127,929 81 |
| Premium notes, liens or loans used in purchase of same and voided by lapse..... | 237,363 91 |
| Cash paid for dividends to policy-holders | 50,595 11 |
| Premium notes, loans or liens used in payment of same.. | 3,682 57 |
| Total paid to policy-holders..... | <u>\$796,496 81</u> |
| Cash paid for commissions to agents..... | \$156,307 31 |
| Cash paid for medical examiners' fees | 3,847 95 |
| Cash paid for salaries and other compensation of officers and employees..... | 29,250 00 |
| Total pay account..... | 189,405 26 |
| Paid for dividends to stockholders..... | 13,360 00 |
| Paid for taxes..... | 20,096 41 |
| Paid for rents..... | 15,958 42 |
| Other expenditures, viz: general expenses..... | 28,783 08 |
| Total expenditures..... | <u><u>\$1,064,099 98</u></u> |

LIFE INSURANCE COMPANIES

VI. PREMIUM NOTE ACCOUNT.

| | | |
|--|----------------|-----------------------|
| Premium notes, loans or liens at beginning of the year.. | \$1,689,181 53 | |
| Received during the year..... | 220,764 12 | |
| Total | | \$1,909,945 65 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated..... | | 276,740 25 |
| Balance note assets at end of the year | | <u>\$1,633,205 40</u> |

VII. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|---------------------|
| Policies in force December 31, 1874..... | 10,091 | \$23,395,255 |
| Policies issued during the year..... | 1,634 | 2,529,484 |
| Old policies revived during the year..... | 48 | 79,800 |
| Additions by dividends during the year | - | 3,553 |
| Totals..... | 11,773 | \$26,008,092 |
| Deduct policies ceased to be in force..... | 2,424 | 5,390,823 |
| Net policies in force December 31, 1875..... | 9,349 | <u>\$20,617,269</u> |

| | | |
|---|----------------|--------------------|
| Policies which have ceased to be in force during the year, with the mode of their termination: | <i>Number.</i> | <i>Amount.</i> |
| Terminated by death or maturity..... | 149 | \$341,466 |
| By expiry..... | 22 | 92,500 |
| By surrender..... | 378 | 906,108 |
| By lapse..... | 1,228 | 2,873,364 |
| By change and decrease..... | 323 | 728,718 |
| Not taken..... | 324 | 448,667 |
| Totals..... | 2,424 | <u>\$5,390,823</u> |

BUSINESS IN MAINE.

| | |
|---|--------------|
| Policies in force December 31, 1875, 110; amount insured..... | \$114,468 00 |
| Policies issued during the year, 10; amount insured..... | 3,703 00 |
| Premiums received during the year..... | 4,353 40 |
| Losses and claims incurred during the year..... | 1,600 00 |
| Losses and claims paid during the year..... | 1,600 00 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>11 49</u> |

STATE MUTUAL LIFE ASSURANCE COMPANY.

WORCESTER, MASS.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1845.

ISAAC DAVIS, *President.*CLARENDON HARRIS, *Secretary.*

I. ASSETS.

| | |
|--|-----------------------|
| Real estate owned by the company, unincumbered..... | \$50,000 00 |
| Loans on bond and mortgage, (first liens)..... | 154,480 00 |
| Premium notes and loans on policies now in force..... | 25,449 04 |
| Stocks and bonds owned by the company, market value..... | 1,396,242 67 |
| Cash in office of company and deposited in banks and trust companies.. | 289,385 44 |
| Interest accrued on cash loans and on bonds owned by the company.... | 11,000 00 |
| Total admitted assets..... | \$1,926,557 15 |

UNADMITTED ASSETS.

| | |
|---------------------------------|------------|
| Loans on personal security..... | \$3,000 00 |
|---------------------------------|------------|

II. LIABILITIES.

| | |
|---|-----------------------|
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due | \$11,500 00 |
| Claims for death losses and other policy claims resisted.. | 10,000 00 |
| Total policy claims..... | \$21,500 00 |
| Net present value of all outstanding policies in force December 31, 1875, computed by the Massachusetts Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$1,657,213 00 |
| Net reinsurance reserve..... | 1,657,213 00 |
| Unpaid dividends of surplus or other profits due policy-holders..... | 8,106 70 |
| Liabilities as to policy-holders | \$1,681,819 70 |
| Surplus as regards policy-holders..... | 244,737 45 |
| Total liabilities..... | \$1,926,557 15 |

III. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross cash received for premiums..... | \$178,651 14 |
| Premium notes, loans or liens taken for premiums..... | 25,449 04 |
| Premiums paid by dividends and surrendered policies.... | 80,572 68 |
| Total premium income..... | \$284,672 86 |

| | | |
|---|--------------|---------------------|
| Received for interest on cash loans, bonds and dividends on stocks | \$108,813 79 | |
| Received for interest on premium notes and loans..... | 2,386 66 | |
| Total interest, dividend and rent income..... | | \$111,200 45 |
| Total income..... | | <u>\$395,873 31</u> |

IV. EXPENDITURES DURING THE YEAR.

| | | |
|---|--------------|---------------------|
| Cash paid for death losses and policy claims..... | \$118,357 23 | |
| Cash paid for dividends surrendered..... | 7,259 71 | |
| Cash paid for surrendered policies..... | 17,853 65 | |
| Cash paid for dividends to policy-holders | 80,572 68 | |
| Total paid to policy-holders | | \$224,043 27 |
| Cash paid for commissions to agents..... | \$22,103 46 | |
| Cash paid for salaries and expenses of managers and agents..... | 2,158 94 | |
| Cash paid for medical examiners' fees..... | 1,392 00 | |
| Cash paid for salaries and other compensation of officers and employees..... | 9,448 12 | |
| Total pay account..... | | \$5,102 52 |
| Paid for taxes..... | | 1,602 70 |
| Paid for rents..... | | 2,000 00 |
| Other expenditures, viz: general expenses..... | | 8,227 33 |
| Total expenditures | | <u>\$270,875 82</u> |

V. PREMIUM NOTE ACCOUNT.

| | | |
|--|-------------|--------------------|
| Premium notes, loans or liens at beginning of the year.. | \$30,890 99 | |
| Received during the year..... | 43,789 31 | |
| Total..... | | \$74,680 30 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated..... | \$1,277 91 | |
| Redeemed by maker in cash..... | 47,953 35 | |
| Total | | 49,231 26 |
| Balance note assets at end of the year..... | | <u>\$25,449 04</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|--------------------|
| Policies in force December 31, 1874..... | 4,484 | \$8,998,972 |
| Policies issued during the year | 463 | 1,292,500 |
| Totals | 4,947 | \$10,291,472 |
| Deduct policies ceased to be in force..... | 202 | 408,150 |
| Net policies in force December 31, 1875 | 4,745 | <u>\$9,883,322</u> |

| Policies which have ceased to be in force during the year, with the mode of their termination: | | |
|---|----------------|------------------|
| | <i>Number.</i> | <i>Amount.</i> |
| Terminated by death or maturity..... | 57 | \$104,150 |
| By expiry..... | 4 | 5,000 |
| By surrender..... | 76 | 169,000 |
| By lapse..... | 65 | 130,000 |
| Totals..... | 202 | \$408,150 |

BUSINESS IN MAINE.

| | |
|--|--------------|
| Policies in force December 31, 1875, 76; amount insured..... | \$104,200 00 |
| Policies issued during the year, 3; amount insured..... | 3,000 00 |
| Premiums received during the year..... | 2,978 52 |
| Losses and claims incurred during the year..... | 2,000 00 |
| Losses and claims paid during the year..... | 2,000 00 |
| Amount of taxes paid to the State of Maine on premiums..... | 19 57 |

TRAVELERS' INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

J. G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

LIFE DEPARTMENT.

I. ASSETS.

| | |
|--|-----------------------|
| Real estate owned by the company, unincumbered..... | \$87,688 21 |
| Loans on bond and mortgage, (first liens)..... | 1,784,977 50 |
| Stocks and bonds owned by the company, market value..... | 378,875 00 |
| Cash in office of company and deposited in banks and trust companies . | 76,458 49 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 69,791 35 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 136,854 30 |
| Total admitted assets..... | \$2,534,644 85 |

II. LIABILITIES.

| | |
|---|--------------------|
| Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due..... | \$46,200 00 |
| Claims for death losses and other policy claims resisted .. | 6,825 00 |
| Total policy claims..... | \$53,025 00 |

| | | |
|--|--|-----------------------|
| Net present value of all outstanding policies in force December 31, 1875, computed by the Connecticut In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | | \$2,260,165 00 |
| Deduct net value of risks reinsured in other solvent com- panies..... | | 19,253 00 |
| Net reinsurance reserve..... | | \$2,240,912 00 |
| Other liabilities of the company, viz: indemnity reserve..... | | 12,000 00 |
| Liabilities as to policy-holders..... | | \$2,305,937 00 |
| Surplus as regards policy-holders..... | | 228,707 85 |
| Total liabilities..... | | <u>\$2,534,644 85</u> |

III. INCOME DURING THE YEAR.

| | |
|--|---------------------|
| Gross cash received for premiums..... | \$528,370 17 |
| Received for interest on cash loans..... | \$140,433 02 |
| Received for interest on bonds owned and dividends on stocks..... | 26,516 00 |
| Received for interest on other debts due the company.... | 4,326 46 |
| Discount on claims paid in advance..... | 451 14 |
| Received for rents..... | 1,498 97 |
| Total interest, dividend and rent income..... | 173,225 59 |
| Cash income from other sources..... | 5,818 77 |
| Total income..... | <u>\$707,414 53</u> |

IV. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Cash paid for death losses and policy claims..... | \$152,001 00 |
| Cash paid for loss by injury..... | 2,569 62 |
| Cash paid to annuitants..... | 1,160 00 |
| Cash paid for surrendered policies..... | 26,274 03 |
| Total paid to policy-holders..... | \$181,994 65 |
| Cash paid for commissions to agents..... | \$53,579 22 |
| Cash paid for salaries and expenses of managers and agents..... | 18,749 80 |
| Cash paid for medical examiners' fees..... | 10,718 54 |
| Cash paid for salaries and other compensation of officers and employees..... | 13,642 66 |
| Total pay account..... | 96,690 22 |
| Paid for taxes..... | 3,634 66 |
| Paid for rents..... | 404 14 |
| Other expenditures, viz: general expenses..... | 39,836 96 |
| Total expenditures..... | <u>\$322,560 63</u> |

V. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31, 1874..... | 9,836 | \$17,972,063 |
| Policies issued during the year..... | 2,650 | 4,921,363 |
| Old policies revived during the year..... | 17 | 33,000 |
| | <hr/> | <hr/> |
| Totals | 12,503 | \$22,926,426 |
| Deduct policies ceased to be in force..... | 1,992 | \$,757,312 |
| | <hr/> | <hr/> |
| Net policies in force December 31, 1875..... | 10,511 | \$19,169,114 |
| | <hr/> | <hr/> |

Policies which have ceased to be in force during the year,
with the mode of their termination :

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|----------------|
| Terminated by death or maturity..... | 80 | \$166,564 |
| By expiry..... | 18 | 49,500 |
| By surrender..... | 43 | 45,198 |
| By lapse..... | 1,049 | 2,012,975 |
| By change and decrease..... | 290 | 643,125 |
| Not taken..... | 512 | 839,950 |
| | <hr/> | <hr/> |
| Totals..... | 1,992 | \$3,757,312 |
| | <hr/> | <hr/> |

BUSINESS IN MAINE.

| | |
|---|--------------|
| Policies in force December 31, 1875, 647 ; amount insured | \$948,161 00 |
| Policies issued during the year, 128 ; amount insured | 187,921 00 |
| Premiums received during the year..... | 24,074 86 |
| Losses and claims incurred during the year..... | 11,000 00 |
| Losses and claims paid during the year..... | 11,000 00 |
| | <hr/> |

UNITED STATES LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

JOHN E. DEWITT, *President*.C. P. FRALEIGH, *Secretary*.

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorized..... | \$1,000,000 00 |
| Capital actually paid up in cash..... | 250,000 00 |

II. ASSETS.

| | |
|---|-----------------------|
| Real estate owned by the company, unincumbered..... | \$27,218 52 |
| Loans on bond and mortgage, (first liens)..... | 2,777,407 19 |
| Loans secured by collaterals..... | 73,950 00 |
| Premium notes and loans on policies now in force..... | 179,033 07 |
| Stocks and bonds owned by the company, market value..... | 1,148,867 12 |
| Cash in office of company and deposited in banks and trust companies.. | 250,210 72 |
| Interest due and accrued on cash loans and on bonds owned by the company | 55,812 33 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 118,669 52 |
| Total admitted assets..... | <u>\$4,631,168 47</u> |

UNADMITTED ASSETS.

| | |
|------------------------------|--------------------|
| Agents' balances..... | \$13,149 24 |
| Bills receivable..... | 9,956 38 |
| Total unadmitted assets..... | <u>\$23,105 62</u> |

III. LIABILITIES.

| | |
|--|-----------------------|
| Claims for death losses unpaid | \$130,670 00 |
| Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$4,024,787 00 |
| Deduct net value of risks reinsured in other solvent companies..... | <u>48,218 00</u> |
| Net reinsurance reserve..... | 3,976,569 00 |
| Other liabilities of the company..... | 22,512 89 |
| Liabilities as to policy-holders..... | <u>\$4,129,751 89</u> |
| Surplus as regards policy-holders..... | 501,416 58 |
| Total liabilities | <u>\$4,631,168 47</u> |

IV. INCOME DURING THE YEAR.

| | |
|--|-----------------------|
| Gross cash received for premiums | \$929,304 02 |
| Received for interest and dividends..... | 275,883 04 |
| Total income..... | <u>\$1,205,187 06</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Cash paid for death losses and policy claims..... | \$275,697 87 | |
| Cash paid for surrendered policies | 276,731 22 | |
| Cash paid for dividends to policy-holders..... | 102,532 40 | |
| Total paid to policy-holders..... | | \$654,961 49 |
| Cash paid for commissions to agents..... | \$158,329 39 | |
| Cash paid for salaries and expenses of managers and agents..... | 404 25 | |
| Cash paid for medical examiners' fees | 13,803 89 | |
| Cash paid for salaries and other compensation of officers and employees..... | 37,311 00 | |
| Total pay account..... | | 209,848 53 |
| Paid for dividends to stockholders..... | | 23,316 66 |
| Paid for taxes | | 8,190 37 |
| Paid for rents..... | | 13,878 87 |
| Other expenditures, vis: general expenses..... | | 54,211 07 |
| Total expenditures..... | | <u>\$964,406 99</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|---------------------|
| Policies in force December 31, 1874..... | 10,643 | \$23,073,195 |
| Policies issued during the year..... | 2,420 | 4,756,300 |
| Old policies revived during the year..... | 88 | 231,400 |
| Old policies increased during the year | 23 | 65,180 |
| Totals | 13,174 | \$28,126,075 |
| Deduct policies ceased to be in force..... | 2,482 | 5,745,425 |
| Net policies in force December 31, 1875..... | 10,692 | <u>\$22,380,650</u> |

Policies which have ceased to be in force during the year,
with the mode of their termination:

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|--------------------|
| Terminated by death or maturity..... | 126 | \$317,745 |
| By expiry..... | 8 | 22,130 |
| By surrender | 274 | 745,130 |
| By lapse | 1,281 | 2,852,940 |
| By change and decrease..... | 18 | 190,080 |
| Not taken..... | 775 | 1,617,400 |
| Totals | 2,482 | <u>\$5,745,425</u> |

BUSINESS IN MAINE.

| | |
|--|-------------|
| Policies in force December 31, 1875, 50; amount insured..... | \$38,900 00 |
| Policies issued during the year, 7; amount insured..... | 2,720 00 |
| Premiums received during the year..... | 1,848 35 |

UNIVERSAL LIFE INSURANCE COMPANY.
NEW YORK CITY.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

WILLIAM WALKER, *President.*JOHN H. BEWLEY, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$300,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|----------------|
| Real estate owned by the company, unincumbered..... | \$570,777 29 |
| Loans on bond and mortgage, (first liens)..... | 2,528,569 50 |
| Loans secured by collaterals..... | 138,500 00 |
| Premium notes and loans on policies now in force..... | 1,269,503 84 |
| Stocks and bonds owned by the company, market value..... | 329,250 00 |
| Cash in office of company and deposited in banks and trust companies.. | 183,173 23 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 129,884 70 |
| Interest due and accrued on premium loans and notes..... | 37,291 53 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 255,885 27 |
| Total admitted assets..... | \$5,442,835 36 |

UNADMITTED ASSETS.

| | |
|-----------------------|-------------|
| Agents' balances..... | \$48,800 17 |
|-----------------------|-------------|

III. LIABILITIES.

| | |
|--|----------------|
| Claims for death losses unpaid..... | \$104,992 00 |
| Net present value of all outstanding policies in force December 31, 1875, computed by the New York In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest | \$5,100,566 00 |

| | |
|---|-----------------------|
| Deduct net value of risks reinsured in other solvent companies | \$17,630 00 |
| Net reinsurance reserve | \$5,082,936 00. |
| Other liabilities of the company, viz: premiums paid in advance | 69,801 00 |
| Liabilities as to policy-holders | \$5,257,729 00 |
| Surplus as regards policy-holders | 185,106 36 |
| Total liabilities | <u>\$5,442,835 36</u> |

IV. INCOME DURING THE YEAR.

| | |
|--|-----------------------|
| Gross cash received for premiums | \$2,602,390 02 |
| Premium notes, loans or liens taken for premiums | 550,804 02 |
| Total premium income | \$3,153,194 04 |
| Received for interest on cash loans, bonds and dividends on stocks | \$164,526 32 |
| Received for interest on premium notes and loans | 60,724 61 |
| Received for interest on other debts due the company | 6,221 17 |
| Discount on claims paid in advance | 12 24 |
| Total interest and dividend income | 231,484 34 |
| Cash income from other sources | 706 50 |
| Total income | <u>\$3,385,384 88</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|--|-----------------------|
| Cash paid for death losses and policy claims | \$580,137 83 |
| Cash paid to annuitants | 1,458 21 |
| Cash paid for surrendered policies | 1,379,934 95 |
| Premium notes, liens or loans used in purchase of same and voided by lapse | 127,549 78 |
| Total paid to policy-holders | \$2,089,080 77 |
| Cash paid for commissions to agents | \$330,005 28 |
| Cash paid for salaries and expenses of managers and agents | 3,978 41 |
| Cash paid for medical examiners' fees | 8,240 61 |
| Cash paid for salaries and other compensation of officers and employees | 60,994 80 |
| Total pay account | 403,219 10 |
| Paid for dividends to stockholders | 16,800 00 |
| Paid for taxes | 5,334 24 |
| Paid for rents | 20,417 05 |
| Other expenditures, viz: general expenses | 182,479 45 |
| Total expenditures | <u>\$2,717,330 61</u> |

VI. PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|----------------|
| Premium notes, loans or liens at beginning of the year.. | \$861,438 26 | |
| Received during the year..... | 550,804 02 | |
| Total | | \$1,412,242 28 |
| Deductions during the year as follows: | | |
| Notes and other obligations used as above stated..... | \$127,549 78 | |
| Redeemed by maker in cash..... | 15,188 66 | |
| Total..... | | 142,738 44 |
| Balance note assets at end of the year..... | | \$1,269,503 84 |

VII. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31, 1874 | 8,383 | \$21,055,014 |
| Policies issued during the year..... | 6,298 | 14,294,219 |
| Old policies revived during the year..... | 110 | 281,000 |
| Totals | 14,791 | \$35,630,233 |
| Deduct policies ceased to be in force..... | 2,855 | 7,191,608 |
| Net policies in force December 31, 1875..... | 11,936 | \$28,438,625 |
| Guardian policies reinsured..... | 5,541 | 7,468,615 |
| Aggregate | 17,477 | \$35,907 240 |
| Policies which have ceased to be in force during the year, with the mode of their termination: | | |
| | <i>Number.</i> | <i>Amount.</i> |
| Terminated by death or maturity..... | 119 | \$306,745 |
| By expiry..... | 15 | 56,500 |
| By surrender..... | 455 | 1,254,972 |
| By lapse..... | 1,892 | 4,597,985 |
| By change and decrease..... | 9 | 41,600 |
| Not taken..... | 365 | 933,806 |
| Totals | 2,855 | \$7,191,608 |

BUSINESS IN MAINE.

| | |
|---|--------------|
| Policies in force December 31, 1875, 221; amount insured..... | \$341,550 00 |
| Policies issued during the year, 114; amount insured | 174,000 00 |
| Premiums received during the year..... | 9,934 82 |
| Losses and claims incurred during the year..... | 2,149 11 |
| Losses and claims paid during the year..... | 1,609 00 |
| Amount of taxes paid to the State of Maine on premiums..... | \$ 20 |

* VERMONT LIFE INSURANCE COMPANY.

BURLINGTON, VT.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1869.

RUSSELL S. TAFT, *President.*WARREN GIBBS, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|--------------|
| Capital authorized..... | \$100,000 00 |
| Capital actually paid up in cash..... | 100,000 00 |

II. ASSETS.

| | |
|---|---------------------|
| Loans on bond and mortgage, (first liens)..... | \$100,820 00 |
| Loans secured by collaterals..... | 19,100 00 |
| Premium notes and loans on policies now in force | 6,744 81 |
| Stocks and bonds owned by the company, market value | 20,246 00 |
| Cash in office of company and deposited in banks and trust companies.. | 9,469 65 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 518 80 |
| Interest due and accrued on premium loans and notes..... | 455 25 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875 | 8,282 22 |
| Other assets | 10,798 98 |
| Total admitted assets..... | <u>\$176,435 71</u> |

UNADMITTED ASSETS.

| | |
|-------------------------------------|-------------------|
| Agents' balances..... | \$100 00 |
| Furniture, safes and fixtures | 1,250 00 |
| Total unadmitted assets..... | <u>\$1,350 00</u> |

III. LIABILITIES.

| | |
|---|---------------------|
| Claims for death losses adjusted and not due..... | \$1,000 00 |
| Net present value of all outstanding policies in force December 31, 1875, computed by the Massachusetts Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | <u>\$70,281 50</u> |
| Net reinsurance reserve | 70,281 50 |
| Other liabilities of the company..... | 250 00 |
| Liabilities as to policy-holders..... | <u>\$71,531 50</u> |
| Surplus as regards policy-holders | 104,904 21 |
| Total liabilities..... | <u>\$176,435 71</u> |

* Admitted since December 31, 1875.

IV. INCOME DURING THE YEAR.

| | |
|--|--------------------|
| Gross cash received for premiums | \$25,313 38 |
| Received for interest..... | 10,275 50 |
| Total income | <u>\$35,588 88</u> |

V. EXPENDITURES DURING THE YEAR.

| | |
|--|--------------------|
| Cash paid for death losses and policy claims..... | \$1,500 00 |
| Cash paid for surrendered policies..... | 150 00 |
| Premium notes, liens or loans voided by lapse..... | 555 95 |
| Cash paid for dividends to policy-holders | 2,345 72 |
| Total paid to policy-holders..... | <u>\$4,551 67</u> |
| Cash paid for commissions to agents..... | \$1,635 57 |
| Cash paid for salaries and expenses of managers and agents | 321 33 |
| Cash paid for medical examiners' fees..... | 111 10 |
| Cash paid for salaries and other compensation of officers and employees..... | 4,723 53 |
| Total pay account..... | <u>6,791 53</u> |
| Paid for dividends to stockholders | 6,000 00 |
| Paid for taxes..... | 71 44 |
| Paid for rents. | 656 25 |
| Other expenditures, viz: general expenses..... | 1,649 91 |
| Total expenditures | <u>\$19,720 80</u> |

VI. EXHIBIT OF POLICIES.

| | Number. | Amount. |
|--|------------|--------------------|
| Policies in force December 31, 1874..... | 483 | \$907,000 |
| Policies issued during the year..... | 86 | 162,966 |
| Old policies revived during the year..... | 1 | 1,000 |
| Additions by dividends during the year..... | - | 734 |
| Totals | <u>570</u> | <u>\$1,071,700</u> |
| Deduct policies ceased to be in force | 86 | 149,700 |
| Net policies in force December 31, 1875..... | <u>484</u> | <u>\$922,000</u> |

Policies which have ceased to be in force during the year,
with the mode of their termination :

| | Number. | Amount. |
|--------------------------------------|-----------|------------------|
| Terminated by death or maturity..... | 3 | \$3,000 |
| By expiry..... | 3 | 6,000 |
| By surrender | 12 | 19,200 |
| By lapse | 61 | 107,000 |
| By change and decrease..... | - | 4,500 |
| Not taken..... | 7 | 10,000 |
| Totals | <u>86</u> | <u>\$149,700</u> |

WASHINGTON LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

CYRUS CURTISS, *President.*WILLIAM HAXTUN, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|-------------------|
| Capital authorized..... | \$125,000 00 |
| Capital actually paid up in cash..... | <u>125,000 00</u> |

II. ASSETS.

| | |
|--|-----------------------|
| Real estate owned by the company, unincumbered..... | \$59,679 74 |
| Loans on bond and mortgage, (first liens)..... | 2,353,263 87 |
| Loans secured by collaterals..... | 11,932 13 |
| Stocks and bonds owned by the company, market value..... | 1,897,050 00 |
| Cash in office of company and deposited in banks and trust companies.. | 265,897 00 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 44,136 98 |
| Net amount deferred and outstanding premiums on policies in force December 31, 1875..... | <u>203,343 54</u> |
| Total admitted assets..... | <u>\$4,835,303 26</u> |

UNADMITTED ASSETS.

| | |
|-----------------------------------|--------------------|
| Furniture, safe and fixtures..... | <u>\$15,000 00</u> |
|-----------------------------------|--------------------|

III. LIABILITIES.

| | |
|--|-----------------------|
| Claims for death losses due and unpaid..... | \$10,000 00 |
| Claims for death losses and matured endowments in process of adjustment or adjusted and not due..... | 34,000 00 |
| Claims for death losses and other policy claims resisted.. | <u>2,500 00</u> |
| Total policy claims..... | \$46,500 00 |
| Net present value of all outstanding policies in force December 31, 1875, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | <u>\$4,327,654 00</u> |
| Net reinsurance reserve | 4,327,654 00 |
| Unpaid dividends due stockholders | 157 50 |
| Due on account of salaries, rents and office expenses..... | 2,729 18 |
| Other liabilities of the company..... | <u>3,894 66</u> |
| Liabilities as to policy-holders..... | \$4,380,935 34 |
| Surplus as regards policy-holders..... | <u>454,367 92</u> |
| Total liabilities | <u>\$4,835,303 26</u> |

IV. INCOME DURING THE YEAR.

| | | |
|---|--------------|-----------------------|
| Gross cash received for premiums | \$970,449 80 | |
| Cash received for annuities..... | 2,000 00 | |
| Total premium income..... | | \$972,449 80 |
| Received for interest on cash loans..... | \$140,816 12 | |
| Received for interest on bonds owned and dividends on stocks | 126,745 78 | |
| Discount on claims paid in advance..... | 569 78 | |
| Total interest and dividend income | | 268,131 68 |
| Cash income from other sources | | 3,021 92 |
| Total income..... | | <u>\$1,243,603 40</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|---|--------------|---------------------|
| Cash paid for death losses and policy claims..... | \$350,830 56 | |
| Cash paid to annuitants..... | 846 80 | |
| Cash paid for surrendered policies..... | 92,280 89 | |
| Cash paid for dividends to policy-holders | 165,141 47 | |
| Total paid to policy-holders..... | | \$609,079 72 |
| Cash paid for commissions to agents..... | \$68,401 79 | |
| Cash paid for salaries and expenses of managers and agents..... | 14,700 00 | |
| Cash paid for medical examiners' fees | 6,834 00 | |
| Cash paid for salaries and other compensation of officers and employees..... | 48,111 95 | |
| Total pay account..... | | 128,047 74 |
| Paid for dividends to stockholders..... | | 10,476 73 |
| Paid for taxes..... | | 11,766 54 |
| Paid for rents..... | | 7,500 00 |
| Other expenditures, vis: general expenses..... | | 45,409 94 |
| Total expenditures..... | | <u>\$812,280 67</u> |

VI. EXHIBIT OF POLICIES.

| | Number. | Amount. |
|--|---------|---------------------|
| Policies in force December 31, 1874..... | 11,022 | \$25,021,417 |
| Policies issued during the year..... | 1,566 | 3,036,925 |
| Old policies revived during the year..... | 229 | 675,300 |
| Additions by dividends during the year | - | 779,208 |
| Totals..... | 12,817 | \$29,512,850 |
| Deduct policies ceased to be in force..... | 1,676 | 4,083,315 |
| Net policies in force December 31, 1875..... | 11,141 | <u>\$25,429,535</u> |

| Policies which have ceased to be in force during the year, with the mode of their termination: | | |
|---|----------------|--------------------|
| | <i>Number.</i> | <i>Amount.</i> |
| Terminated by death or maturity..... | 118 | \$314,370 |
| By surrender..... | 442 | 1,276,425 |
| By lapse..... | 877 | 2,013,900 |
| Not taken..... | 239 | 478,620 |
| Totals..... | <u>1,676</u> | <u>\$4,083,315</u> |

BUSINESS IN MAINE.

| | |
|--|-----------------|
| Policies in force December 31, 1875, 79; amount insured..... | \$80,160 00 |
| Policies issued during the year, 11; amount insured..... | 7,195 00 |
| Premiums received during the year..... | 2,859 63 |
| Losses and claims paid during the year..... | <u>5,459 72</u> |

CASUALTY INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF CASUALTY INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO DO BUSINESS IN THE STATE OF MAINE, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1875.

HARTFORD ACCIDENT INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

WILLIAM A. HEALY, *President.*

L. H. BRAINARD, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorised..... | \$1,000,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|---------------------|
| Loans on bond and mortgage, (first liens)..... | \$96,000 00 |
| Loans secured by collaterals | 19,730 04 |
| Stocks and bonds owned by the company, market value..... | 59,560 00 |
| Cash in office of company and deposited in banks and trust companies . | 39,527 08 |
| Interest due and accrued on cash loans and on bonds owned by the company..... | 2,419 11 |
| Net amount of uncollected premiums on policies in force December 31, 1875..... | 1,804 29 |
| Other assets..... | 673 20 |
| Total admitted assets..... | <u>\$219,713 72</u> |

UNADMITTED ASSETS.

| | |
|-----------------------|-------------------|
| Agents' balances..... | <u>\$2,876 00</u> |
|-----------------------|-------------------|

III. LIABILITIES.

| | |
|---|---------------------|
| Claims for death losses in process of adjustment or adjusted and not due | \$5,000 00 |
| Net present value of all outstanding policies in force December 31, 1875..... | 10,873 85 |
| Due on account of salaries, rents and office expenses..... | 1,000 00 |
| Liabilities as to policy-holders..... | <u>\$16,873 85</u> |
| Surplus as regards policy-holders..... | 202,839 87 |
| Total liabilities | <u>\$219,713 72</u> |

IV. INCOME DURING THE YEAR.

| | |
|---|---------------------|
| Gross cash received for premiums..... | \$53,942 09 |
| Received for interest on cash loans..... | 7,081 30 |
| Received for interest on bonds owned and dividends on stocks..... | 4,048 79 |
| Received for interest on deposits | 1,078 22 |
| Cash income from other sources..... | 39,593 20 |
| Total income..... | \$105,743 60 |

V. EXPENDITURES DURING THE YEAR.

| | |
|--|--------------------|
| Cash paid for death losses and policy claims..... | \$12,453 58 |
| Cash paid for surrendered policies..... | 268 26 |
| Total paid to policy-holders | \$12,721 84 |
| Cash paid for commissions to agents..... | \$13,840 79 |
| Cash paid for salaries and expenses of managers and agents..... | 8,131 05 |
| Cash paid for medical examiners' fees | 447 25 |
| Cash paid for salaries and other compensation of officers and employees..... | 12,170 09 |
| Total pay account..... | \$34,589 18 |
| Paid for taxes..... | 2,590 68 |
| Paid for rents..... | 3,503 98 |
| Other expenditures, viz : general expenses | 25,982 02 |
| Total expenditures..... | \$79,387 70 |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|---------------------|
| Policies in force December 31, 1874..... | 824 | \$2,437,000 |
| Policies issued during the year..... | 3,153 | 8,344,800 |
| Totals | 3,977 | \$10,781,800 |
| Deduct policies ceased to be in force..... | 1,192 | 3,589,800 |
| Net policies in force December 31, 1875..... | 2,785 | \$7,192,000 |

BUSINESS IN MAINE.

| | |
|---|------------|
| Premiums received during the year..... | \$2,178 75 |
| Losses and claims incurred during the year..... | 435 71 |
| Losses and claims paid during the year..... | 435 71 |
| Amount of taxes paid to the State of Maine on premiums..... | 34 86 |

HARTFORD STEAM BOILER INSPECTION AND INS. CO.

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

J. M. ALLEN, *President.*J. B. PIERCE, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorized..... | \$1,000,000 00 |
| Capital actually paid up in cash..... | 200,000 00 |

II. ASSETS.

| | |
|--|-------------|
| Loans on bond and mortgage, (first liens)..... | \$62,800 00 |
| Interest accrued on bond and mortgage loans..... | 1,739 96 |
| Stocks and bonds owned by the company, market value..... | 143,737 00 |
| Cash in the company's principal office and in bank..... | 14,704 32 |
| Interest due and accrued on stocks not included in "market value"... | 3,690 00 |
| Gross premiums in due course of collection..... | 16,776 38 |
| All other property belonging to the company..... | 2,400 00 |

| | |
|---|--------------|
| Aggregate of all the admitted assets of the company at their actual value..... | \$245,847 66 |
|---|--------------|

III. LIABILITIES.

| | |
|--|-------------|
| Net amount of unpaid losses and claims, (unadjusted)..... | \$4,870 00 |
| Amount required to safely reinsure all outstanding risks..... | 31,815 71 |
| Total amount of liabilities, except capital stock and net surplus..... | \$36,685 71 |
| Capital actually paid up in cash..... | 200,000 00 |
| Surplus beyond capital..... | 9,161 95 |

| | |
|--|--------------|
| Aggregate of all liabilities, including stock and net surplus..... | \$245,847 66 |
|--|--------------|

IV. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Gross premiums received in cash..... | \$133,429 20 |
| Deduct reinsurance, rebate and return premiums..... | 8,798 46 |
| Net cash received for premiums..... | \$124,630 74 |
| Received for interest on bonds and mortgages..... | 5,870 27 |
| Received for interest and dividends from all other sources..... | 9,194 51 |
| Received for inspection of steam boilers..... | 57,183 94 |
| Aggregate amount of income received in cash..... | \$196,879 46 |

V. EXPENDITURES DURING THE YEAR.

| | |
|---|---------------------|
| Net amount paid for losses | \$18,368 24 |
| Cash dividends actually paid..... | 20,000 00 |
| Paid for commissions or brokerage..... | 47,462 19 |
| Salaries and other charges of officers, clerks and other employees..... | 11,445 83 |
| Paid for State, national and local taxes..... | 2,440 40 |
| All other expenditures, viz: general expenses | 88,615 69 |
| Aggregate amount of expenditures in cash..... | <u>\$188,332 35</u> |

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

| | <i>Risks.</i> | <i>Premiums.</i> |
|----------------------------------|---------------------|---------------------|
| In force December 31, 1874 | \$14,682,443 | \$123,775 79 |
| Written during the year..... | 14,913,695 | 132,104 52 |
| Total | <u>\$29,596,138</u> | <u>\$255,880 31</u> |
| Deduct those terminated..... | 15,180,689 | 128,617 46 |
| Net amount in force | <u>\$14,415,449</u> | <u>\$127,262 85</u> |

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

| | |
|---|--------------|
| Risks taken..... | \$143,194 00 |
| Premiums received | 1,129 96 |
| Losses paid on risks taken..... | 162 81 |
| Losses incurred in Maine..... | 162 81 |
| Amount of taxes paid to the State of Maine on premiums..... | <u>19 34</u> |

RAILWAY PASSENGERS' ASSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1866.

J. G. BATTERSON, *President.*CHARLES E. WILLARD, *Secretary.*

I. CAPITAL.

| | |
|--|----------------|
| Capital authorized..... | \$2,000,000 00 |
| Capital actually paid up in cash | 800,000 00 |

II. ASSETS.

| | |
|--|--------------|
| Loans on bond and mortgage, (first liens)..... | \$76,000 00 |
| Loans secured by collaterals..... | 1,301 00 |
| Stocks and bonds owned by the company, market value..... | \$81,093 50 |
| Cash in office of company and deposited in banks and trust companies.. | 17,509 42 |
| Interest due and accrued on cash loans..... | 1,158 31 |
| Total admitted assets..... | \$477,062 23 |

UNADMITTED ASSETS.

| | |
|-----------------------|------------|
| Agents' balances..... | \$5,000 00 |
|-----------------------|------------|

III. LIABILITIES.

| | |
|--|--------------|
| Claims for death losses in process of adjustment or ad-justed and not due..... | \$12,000 00 |
| Claims for death losses and other policy claims resisted .. | 14,000 00 |
| Total policy claims..... | \$26,000 00 |
| Net present value of all outstanding policies in force December 31, 1875..... | 15,000 00 |
| Other liabilities of the company..... | 300 00 |
| Liabilities as to policy-holders..... | \$41,300 00 |
| Surplus as regards policy-holders..... | 435,762 23 |
| Total liabilities | \$477,062 23 |

IV. INCOME DURING THE YEAR.

| | |
|---|--------------|
| Gross cash received for premiums..... | \$86,517 37 |
| Received for interest on cash loans..... | 8,219 97 |
| Received for interest on bonds owned and dividends on stocks..... | 25,754 25 |
| Cash income from other sources..... | 1,250 00 |
| Total income..... | \$121,741 59 |

V. EXPENDITURES DURING THE YEAR.

| | |
|--|---------------------|
| Cash paid for death losses and policy claims | \$7,016 93 |
| Cash paid for commissions to agents..... | \$26,433 00 |
| Cash paid for salaries and expenses of managers and agents..... | 3,249 75 |
| Cash paid for medical examiners' fees..... | 3,136 36 |
| Cash paid for salaries and other compensation of officers and employees..... | 17,072 30 |
| Total pay account..... | 49,891 41 |
| Paid for dividends to stockholders | 30,000 00 |
| Paid for taxes..... | 5,615 72 |
| Paid for rents..... | 2,500 00 |
| Other expenditures, viz: general expenses..... | 14,412 16 |
| Total expenditures | <u>\$109,436 22</u> |

BUSINESS IN MAINE.

| | |
|--|----------|
| Premiums received during the year..... | \$788 77 |
| Amount of taxes paid to the State of Maine on premiums | 15 77 |

TRAVELERS' INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

J. G. BATTERSON, *President.*RODNEY DENNIS, *Secretary.*

I. CAPITAL.

| | |
|---------------------------------------|----------------|
| Capital authorized..... | \$1,000,000 00 |
| Capital actually paid up in cash..... | 600,000 00 |

ACCIDENT DEPARTMENT.

II. ASSETS.

| | |
|--|-----------------------|
| Loans on bond and mortgage, (first liens)..... | \$219,900 00 |
| Stocks and bonds owned by the company, market value..... | 878,370 00 |
| Cash in office of company and deposited in banks and trust companies.. | 41,061 34 |
| Interest due and accrued on cash loans..... | 8,723 00 |
| Total admitted assets..... | <u>\$1,148,054 34</u> |

III. LIABILITIES.

| | | |
|--|-------------|-----------------------|
| Claims for death losses in process of adjustment or adjusted and not due | \$55,500 00 | |
| Claims for death losses and other policy claims resisted.. | 38,000 00 | |
| Total policy claims..... | | \$93,500 00 |
| Net present value of all outstanding policies in force December 31, 1875..... | | 169,417 45 |
| Due on account of salaries, rents and office expenses | | 5,000 00 |
| Liabilities as to policy-holders..... | | \$267,917 45 |
| Surplus as regards policy-holders..... | | 880,136 89 |
| Total liabilities | | <u>\$1,148,054 34</u> |

IV. INCOME DURING THE YEAR.

| | | |
|---|-------------|---------------------|
| Gross cash received for premiums..... | | \$596,979 54 |
| Received for interest on cash loans..... | \$16,569 80 | |
| Received for interest on bonds owned and dividends on stocks .. | 54,827 00 | |
| Received for interest on other debts due the company ... | 1,308 15 | |
| Discount on claims paid in advance..... | 137 46 | |
| Total interest and dividend income..... | | 72,842 41 |
| Cash income from other sources..... | | 2,615 72 |
| Total income | | <u>\$672,437 67</u> |

V. EXPENDITURES DURING THE YEAR.

| | | |
|--|--------------|---------------------|
| Cash paid for death losses..... | \$76,084 62 | |
| Cash paid for losses by injury | 112,728 61 | |
| Total paid to policy-holders..... | | \$188,813 23 |
| Cash paid for commissions to agents..... | \$169,487 69 | |
| Cash paid for salaries and expenses of managers and agents | 51,558 24 | |
| Cash paid for salaries and other compensation of officers and employees..... | 31,056 63 | |
| Total pay account..... | | 252,102 56 |
| Paid for dividends to stockholders..... | | 66,000 00 |
| Paid for taxes..... | | 8,518 27 |
| Paid for rents..... | | 17,977 18 |
| Other expenditures, viz: general expenses..... | | 68,153 87 |
| Total expenditures | | <u>\$601,565 11</u> |

VI. EXHIBIT OF POLICIES.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------------|
| Policies in force December 31, 1874..... | 30,324 | \$96,294,200 |
| Policies issued during the year | 32,857 | 100,224,000 |
| Totals..... | 63,181 | \$196,518,200 |
| Deduct policies ceased to be in force | 33,407 | 105,781,650 |
| Net policies in force December 31, 1875..... | 29,774 | \$90,736,550 |

BUSINESS IN MAINE.

| | |
|--|----------------|
| Policies in force December 31, 1875, 887; amount insured | \$2,172,666 00 |
| Policies issued during the year, 954; amount insured..... | 2,336,200 00 |
| Premiums received during the year | 15,674 65 |
| Losses and claims incurred during the year..... | 16,297 53 |
| Losses and claims paid during the year..... | 6,297 53 |

LICENSED AGENTS.

LICENSED AGENTS OF LIFE AND CASUALTY INSURANCE COM-
PANIES AUTHORIZED TO TRANSACT BUSINESS IN
THE STATE OF MAINE.

LICENSED AGENTS

OF LIFE AND CASUALTY INSURANCE COMPANIES AUTHORIZED TO TRANSACT
BUSINESS IN MAINE.

MAINE LIFE INSURANCE COMPANY.

UNION MUTUAL LIFE INSURANCE COMPANY.

| | | | |
|-----------------------------------|-----------|-------------------------|--------------------|
| J. W. Pressey, General Agent..... | Portland | H. A. Jutras | Lewiston |
| M. G. Prentiss..... | Bangor | George W. Maxfield..... | Lewiston |
| James Cunningham..... | Bangor | W. N. Gould | Portland |
| J. F. Goldthwait..... | Biddeford | Joshua Waite | Portland |
| Daniel Cate | Biddeford | W. H. Littlefield..... | Portland |
| Antoine Pare..... | Biddeford | L. H. Whitney..... | Portland |
| Antoine Houde..... | Biddeford | Warren Fales | Rockland |
| Charles E. Lane | Brooks | Otis Brown..... | Saco |
| A. M. Austin..... | Buckfield | George F. Whitney..... | South Chesterville |
| O. R. Hall..... | Buckfield | G. M. B. Sprague | Vanceboro' |
| C. C. Burrill..... | Ellsworth | A. S. Rowell..... | Waterville |
| F. G. Flagg..... | Hampden | | |

LIFE INSURANCE COMPANIES OF OTHER STATES.

ÆTNA LIFE INSURANCE COMPANY.

| | | | |
|---------------------------------|------------------|-----------------------------|------------------|
| A. G. Dewey, General Agent..... | Portland | F. A. Huntington..... | Hurricane Island |
| David Cargill..... | Augusta | J. O. Trefethen | Kittery |
| M. H. Angell | Bangor | Albert J. Webb | Lowell |
| L. T. Bean | Bangor | George W. Smith..... | Mattawamkeag |
| J. S. Kimball & Son..... | Bangor | E. A. Gammon | Mechanic Falls |
| Silas S. Shaw..... | Bath | George A. Hopkins | Millbridge |
| Zina H. Blair..... | Bath | Charles A. Allen..... | North Waterford |
| Philo Hersey..... | Belfast | James W. Waldron..... | Oldtown |
| George G. Wight..... | Bridgton | Charles M. Gould..... | Orono |
| William F. Jenks | Brownville | George K. Hatch..... | Pembroke |
| J. W. Forsaith..... | Brunswick | George F. Jenkins | Portland |
| Ira B. Kimball..... | Calais | E. H. & G. W. Cochran | Rockland |
| Fred Lewis..... | Camden | N. T. Talbot..... | Rockport |
| Harrison Hume | Cherryfield | Jeremiah Mason..... | Saco |
| A. A. Keene..... | Clark's Island | Henry W. Sargent | Sargentville |
| H. R. Haskell..... | Deer Isle | John W. Caldwell..... | Sherman Mills |
| Fred A. Piper..... | Dix Island | John H. Plummer..... | South Berwick |
| Elias S. Kinney..... | Eastport | W. L. Scribner..... | Springfield |
| M. Stockbridge..... | Freeport | L. R. Crabtree..... | Topsfield |
| John H. Bradford..... | Houlton | John B. Stevens..... | Vanceboro' |
| A. M. Butler..... | Hurricane Island | Edmund P. Walker..... | Vinalhaven |
| George M. Austin | Hurricane Island | James H. Burgess..... | Winn |

AMERICAN POPULAR LIFE INSURANCE COMPANY.

| | | | |
|------------------------|--------------|------------------------|-----------------|
| A. A. Hall | Damariscotta | J. B. Hudson | Portland |
| George W. Fiske | Ellsworth | A. A. Woodbridge | Rockland |
| W. H. Ingalls | Foxcroft | B. H. Mitchell | West Waterville |
| Marcus Wight, Jr. | Portland | | |

ATLANTIC MUTUAL LIFE INSURANCE COMPANY.

| | | | |
|----------------------------------|---------------|-------------------------|---------|
| J. W. Green, General Agent | Bangor | Joseph F. Stevens | Fayette |
| Abel Prescott | Chester ville | | |

BERKSHIRE LIFE INSURANCE COMPANY.

| | | | |
|----------------------------------|-------------|-------------------------|---------------|
| J. W. Clapp, General Agent | Augusta | O. Whittier | North Vienna |
| Edward Cushing | Camden | M. B. Spinney | Parker's Head |
| Simeon Mudgett | Dexter | N. D. Haskell | Raymond |
| James B. Severy | Farmington | George A. Russell | Readfield |
| J. J. Parlin | North Anson | Charles H. Webb | Thorndike |

BROOKLYN LIFE INSURANCE COMPANY.

| | | | |
|-------------------------------------|----------|----------------------|------|
| Spaulding & Stuart, Gen. Agts. | Richmond | Adams & Coombs | Bath |
|-------------------------------------|----------|----------------------|------|

CHARTER OAK LIFE INSURANCE COMPANY.

| | | | |
|---------------------------------|--------------|------------------------|-----------------|
| S. H. McAlpine, Gen. Agent | Portland | F. W. Smith | Rockland |
| Cox & Field | Belfast | E. P. Burnham | Saco |
| B. L. Higgins | Bowdoinham | J. H. H. Hewitt | Thomaston |
| J. A. Hall | Damariscotta | Henry Farrington | Waldoboro' |
| W. F. Lord | Kennebunk | M. M. Bartlett | West Waterville |
| S. P. Crossman | Lewiston | | |

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

| | | | |
|---------------------------------------|---------|---------------------------|-------------|
| Coffin & Fairbanks, Gen. Agents. | Bangor | Josiah Maxcy | Gardiner |
| M. W. Farr | Augusta | B. W. Harriman | Kent's Hill |
| W. E. Brown | Bangor | C. F. Dunlap | Lewiston |
| Charles M. Goodwin | Bangor | Charles L. Drummoud | Portland |
| William P. Wadsworth | Bath | Silas S. Hanley | Thomaston |
| Joseph A. Lee | Calais | L. T. Boothby | Waterville |

CONTINENTAL LIFE INSURANCE COMPANY, HARTFORD.

| | | | |
|---------------------|-----------|--------------------|-------------------|
| John Larrabee | Livermore | O. S. Loomis | Portsmouth, N. H. |
| H. H. Dresser | Portland | C. B. McGee | Portsmouth, N. H. |

CONTINENTAL LIFE INSURANCE COMPANY, NEW YORK.

| | | | |
|------------------------|-----------|---------------------|------------|
| J. H. Otis | Auburn | A. B. Neville | Hallowell |
| James Cunningham | Bangor | S. A. Bennett | Pittsfield |
| Byron Stevens | Brunswick | N. E. Hall | Winterport |
| Henry Brown | Brunswick | | |

EQUITABLE LIFE ASSURANCE SOCIETY.

| | | | |
|-----------------------------------|----------------------|------------------------------|------------------|
| J. F. Clark, General Agent | Portland | J. S. Maxcy | Gardiner |
| Frank E. Nye, General Agent | Augusta | J. M. Chandler | Greenville |
| A. B. Kimball | Alfred | N. R. Williams | Lisbon Falls |
| A. L. Bourne | Bangor | George L. Reed | Mechanic Falls |
| W. H. Moore | Bangor | E. W. Bragdon | North Lamoine |
| George E. Morse | Bath | A. A. Pierce | Orrington |
| I. M. Boardman | Belfast | George H. Merriam | Portland |
| S. Adams | Bowdoinham | J. K. Ford | Portland |
| J. C. Ela | Conway Center, N. H. | B. F. Chadbourne | South Waterboro' |
| S. D. Wadsworth | Cornish | E. W. Ayer | South Waterford |
| A. B. Adams | Dexter | Creamer & Winchenbaugh | Waldoboro' |
| Benj. Ladd | East Jefferson | D. G. Bean | Wilton |
| Eastman Bean | East Otisfield | | |

GLOBE MUTUAL LIFE INSURANCE COMPANY.

| | | | |
|----------------------------------|----------|-----------------------|-----------|
| Aug. H. Ford, General Agent..... | Portland | A. J. Erskine..... | Rockland |
| E. H. & G. W. Cochran | Rockland | William H. Hatch..... | Thomaston |

HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY.

| | | | |
|-----------------------------------|-----------|---------------------|----------|
| Fred'k A. Robinson, Gen. Agt..... | Thomaston | D. E. Seymour | Calais |
| E. S. Fogg..... | Augusta | Silas C. Hall..... | Rockland |

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

| | | | |
|---------------------------------|----------|-------------------|----------|
| N. S. Gardiner, Gen. Agent..... | Portland | J. P. Cilley..... | Rockland |
|---------------------------------|----------|-------------------|----------|

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

| | | | |
|----------------------|--------|-----------------------|----------|
| James Kimball..... | Bangor | Thomas T. Merry | Lewiston |
| George Hazen..... | Casco | H. L. Horne..... | Portland |
| Morrill Sprague..... | Dexter | | |

METROPOLITAN LIFE INSURANCE COMPANY.

| | | | |
|--------------------------------|----------|----------------------------|----------------|
| J. M. Kilgore, Gen. Agent..... | Gardiner | Joseph M. Cloutier..... | Lewiston |
| J. W. West..... | Auburn | William A. Pendleton | Northport |
| H. S. Kilgore..... | Belfast | F. M. Shaw..... | Rockland |
| Joseph S. Lombard..... | Gardiner | A. J. F. Ingraham..... | Rockland |
| Thomas O. Brown..... | Gardiner | A. D. Champney..... | Rockport |
| William Lydston..... | Lewiston | Fred E. Baxter..... | South Gardiner |

MUTUAL LIFE INSURANCE COMPANY.

| | | | |
|----------------------------------|--------------|--------------------------|------------|
| W. D. Little, General Agent..... | Portland | John F. Woods..... | Farmington |
| Alonzo Leavit..... | Alfred | William C. Donnell | Houlton |
| Charles P. Wiggin..... | Bangor | John G. Cook..... | Lewiston |
| L. S. Alexander..... | Bath | H. W. Hutchins | Livermore |
| John M. Goodwin..... | Biddeford | J. W. Lyman | Machias |
| Thomas U. Eaton..... | Branswick | Samuel R. Carter..... | Paris |
| William H. Pillsbury..... | Bucksport | H. C. Packard..... | Readfield |
| E. W. Dunbar | Damariscotta | John Wakefield | Rockland |
| T. H. B. Pierce..... | Dexter | James Bell..... | Skowhegan |
| Charles C. Norton | Eastport | D. Q. Cushman..... | Warren |
| S. D. Wiggin..... | Ellsworth | George B. Sawyer | Wiscasset |

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

| | | | |
|----------------------|----------|-------------------|-----------|
| D. M. Howard | Bangor | C. H. Webber..... | Saco |
| Sparrow & Peck | Portland | T. A. Carr..... | Thomaston |

NATIONAL LIFE INSURANCE COMPANY.

| | | | |
|---------------------|-----------|---------------------|---------------|
| F. M. Drew..... | Augusta | C. G. Moffit | Rockland |
| J. M. Goodwin..... | Biddeford | E. P. Burnham | Saco |
| John W. Munger..... | Portland | J. B. Nealley..... | South Berwick |

NATIONAL LIFE INSURANCE COMPANY OF THE U. S. OF A.

| | | | |
|-----------------------|---------|-----------------------|------------|
| William G. Duren..... | Bangor | D. H. Holman..... | Lewiston |
| Philo Hersey..... | Belfast | T. T. Brewster..... | Saco |
| Ashley St. Clair..... | Calais | G. M. B. Sprague..... | Vancoboro' |

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

| | | | |
|-----------------------------------|-----------|----------------------------|------------|
| V. O. Tarbox, General Agent | Bath | L. L. Keith..... | Machias |
| S. P. Johnson..... | Bangor | J. W. Munger & Co | Portland |
| S. C. Greenlief..... | Bath | W. T. Hall..... | Richmond |
| C. W. Ross..... | Biddeford | E. H. & G. W. Cochran..... | Rockland |
| S. D. Wadsworth..... | Cornish | L. E. Thayer & Son..... | Waterville |

NEW YORK LIFE INSURANCE COMPANY.

| | | | |
|------------------------------|----------------|------------------|------------|
| W. F. Morrill, General Agent | Portland | N. W. Jordan | Portland |
| M. W. Farr | Augusta | S. Bolton | Orrington |
| George D. Toothaker | Bangor | B. W. Soule | Readfield |
| M. W. Hall | Dover | Charles E. Ames | Richmond |
| W. F. Garcelon | Lewiston | George S. Silsby | Winterport |
| B. M. Giles | North Boothbay | A. W. Hall | Wiscasset |
| Freeland Howe | Norway | | |

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

| | | | |
|-------------------|-----------------|---------------|--------------|
| Thomas T. Merry | Auburn | N. M. Pike | Damariscotta |
| Nathaniel Melcher | Auburn | S. W. Fife | Fryeburg |
| Charles S. Pearl | Bangor | A. B. Alden | Portland |
| S. L. Weston | Bolster's Mills | Jesse Jeffrey | Turner |

PENN MUTUAL LIFE INSURANCE COMPANY.

| | | | |
|-----------------------------|--------|--------------------|-----------|
| M. F. Ricker, General Agent | Canton | Hayes & Donnell | Bath |
| A. T. Gammon | Auburn | Garey & Shaw | Biddeford |
| L. A. Pray | Auburn | A. S. Hathaway | Canton |
| J. H. Otis | Auburn | Albert A. Mitchell | Canton |
| H. F. Rice | Auburn | John Larrabee | Livermore |
| O. S. Emerson | Auburn | | |

PHENIX MUTUAL LIFE INSURANCE COMPANY.

| | | | |
|----------------------------|---------------|-------------------|--------------------|
| J. Reynolds, General Agent | Portland | J. W. Brackett | Oxford |
| John S. Kimball | Bangor | Homer Cole | Palermo |
| W. P. Wadsworth | Bath | Amasa Howe | Presque Isle |
| Albert M. Austin | Buckfield | D. W. Hussey | Sangerville |
| George O. Hayford | Buckfield | George F. Whitney | South Chesterville |
| E. F. Copeland | Dexter | N. W. Marston | South Labeo |
| N. H. Higgins | Ellsworth | E. P. Frost | Springvale |
| A. J. Robinson | Ferry Village | Ephraim Loret | Union |
| C. A. Addison | Greene | A. E. Howard | Waldoboro' |
| F. G. Flagg | Hampden | L. T. Boothby | Waterville |
| F. B. Dunton | Lincolnton | D. F. Small | West Falmouth |
| Isaiah Chick | Madrid | E. Crosby | West Freeman |
| S. D. Atwood | Medford | Noah Hall | West Peru |

PROVIDENT LIFE AND TRUST COMPANY.

| | | | |
|-----------------|---------------|-------------|------------|
| Gilbert C. Hoag | Boston, Mass. | E. P. Frost | Springvale |
|-----------------|---------------|-------------|------------|

SECURITY LIFE INSURANCE AND ANNUITY COMPANY.

| | |
|-------------------------------|----------|
| S. O. Purinton, General Agent | Lewiston |
|-------------------------------|----------|

STATE MUTUAL LIFE ASSURANCE COMPANY.

| | | | |
|-----------------|-----------|-------------|-------------|
| Isaac W. Patten | Bangor | W. F. Morse | Kent's Hill |
| Garey & Shaw | Biddeford | H. W. Blake | Lagrange |

TRAVELERS' INSURANCE COMPANY, (LIFE DEPARTMENT.)

| | | | |
|----------------------------|-----------|-----------------------|-------------|
| A. J. Chase, General Agent | Portland | W. F. Morse | Kent's Hill |
| David Cargill | Augusta | C. F. Dunlap | Lewiston |
| D. M. Howard | Bangor | Freeland Howe | Norway |
| S. W. Collins | Bangor | W. D. Little & Co. | Portland |
| W. P. Wadsworth | Bath | Barnes Bros | Portland |
| M. S. Staples | Belfast | E. H. & G. W. Cochran | Rockland |
| F. J. Goodwin | Biddeford | J. P. Cilley | Rockland |
| C. O. Humphreys | Brunswick | Willis Mason | Saco |
| W. H. Allen | Calais | T. H. Dinamore | Skowhegan |
| S. D. Leavitt | Eastport | W. J. Wheeler | South Paris |
| C. C. Burrill | Ellsworth | J. H. H. Hewitt | Thomaston |
| H. K. Morrell | Gardiner | Henry Farrington | Waldoboro' |
| M. W. Farr | Hallowell | Fred Atwood | Winterport |
| J. H. Bradford | Houlton | | |

UNITED STATES LIFE INSURANCE COMPANY.

| | |
|--------------------------------|---------------------------------|
| O. F. Youngs.....Bangor | James F. Holland.....Houlton |
| Wedgwood & Stone.....Biddeford | Charles H. Perkins.....Lewiston |
| H. B. Flint.....Dover | |

UNIVERSAL LIFE INSURANCE COMPANY.

M. L. Stevens, General Agent....Portland | E. H. C. Hooper.....Biddeford

VERMONT LIFE INSURANCE COMPANY.

John A. Loring.....Portland

WASHINGTON LIFE INSURANCE COMPANY.

W. F. Garcelon.....Lewiston

CASUALTY INSURANCE COMPANIES.

HARTFORD ACCIDENT INSURANCE COMPANY.

| | |
|-------------------------------|--------------------------------------|
| Frank E. Nye.....Augusta | George W. Hilton.....Fort Fairfield |
| J. S. Kimball.....Bangor | Josiah Maxoy & Son.....Gardiner |
| V. C. Tarbox.....Bath | J. E. Nye.....Hallowell |
| Garey & Shaw.....Biddeford | Garcelon & Ford.....Lewiston |
| A. M. Austin.....Buckfield | Rollins, Loring & Adams.....Portland |
| W. H. Pillsbury.....Bucksport | C. H. Webber.....Saco |
| A. N. Willey.....Cherryfield | Thomas A. Carr.....Thomaston |
| Winslow Bates.....Eastport | L. T. Boothby.....Waterville |

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

S. N. Hartwell.....Boston, Mass. | A. R. Payne.....Boston, Mass.

RAILWAY PASSENGERS' ASSURANCE COMPANY.

| | |
|-----------------------------------|------------------------------------|
| George E. Macomber.....Augusta | James A. Craig.....Lewiston |
| A. W. Benson.....Bangor | M. L. Moseley.....Newport |
| D. M. Howard.....Bangor | Freeland Howe.....Norway |
| Pearl & Webb.....Bangor | J. C. Wilson.....Orono |
| W. P. Wadsworth.....Bath | A. D. Mitchell.....Pittsfield |
| N. Stiles.....Bath | W. D. Little & Co.....Portland |
| T. U. Eaton.....Brunswick | J. Davis.....Portland |
| M. W. Clark.....Danville Junction | A. J. Chase.....Portland |
| George Hamilton.....Dexter | J. C. Furnival.....Portland |
| D. V. B. Ormaby.....Farmington | George O. Fogg.....Portland |
| H. K. Morrell.....Gardiner | T. H. Dinsmore.....Skowhegan |
| A. L. Sturgis.....Gardiner | A. Hersey.....South Paris |
| J. E. Nye.....Hallowell | G. H. Graves.....Vassalboro' |
| William C. Donnell.....Houlton | A. W. Clark.....Waldoboro' |
| C. F. Dunlap.....Lewiston | L. T. Boothby.....Waterville |
| E. H. Smith.....Lewiston | B. H. Mitchell.....West Waterville |

TRAVELERS' INSURANCE COMPANY, (ACCIDENT DEPARTMENT.)

Same as Life Department.

INDEX TO PART II

Life and Casualty Insurance.

| | PAGE. |
|---|-------|
| Introduction | iii |
| Life and Casualty Insurance Companies authorized to do business in Maine..... | iii |
| Companies admitted..... | iv |
| Companies withdrawn..... | iv |
| Taxation | v |
| Importance of Life Insurance..... | vii |
| Business of 1875 | vii |
| Financial..... | viii |

STATISTICAL TABLES.

| | |
|--|-------|
| Table I. Capital, Assets, Liabilities, Surplus, Income and Expenditures..... | x |
| II. Items composing Assets..... | xii |
| III. Items composing Liabilities..... | xiv |
| IV. Items composing Income..... | xvi |
| V. Items composing Expenditures..... | xviii |
| VI. Exhibit of Policies..... | xx |
| VII. Policies terminated..... | xxii |
| VIII. Business in Maine | xxiv |

COMPANY ABSTRACTS.

MAINE COMPANY.

| | |
|--|---|
| Union Mutual Life Insurance Company..... | 3 |
|--|---|

LIFE INSURANCE COMPANIES OF OTHER STATES.

| | |
|--|----|
| Aetna Life Insurance Company..... | 9 |
| American Popular Life Insurance Company | 12 |
| Atlantic Mutual Life Insurance Company | 15 |
| Berkshire Life Insurance Company..... | 17 |
| Brooklyn Life Insurance Company | 20 |
| Charter Oak Life Insurance Company..... | 23 |
| Connecticut Mutual Life Insurance Company..... | 25 |
| Continental Life Insurance Company, Conn..... | 28 |
| Continental Life Insurance Company, N. Y | 31 |
| Equitable Life Assurance Society of the United States..... | 34 |

| | PAGE. |
|---|-------|
| Globe Mutual Life Insurance Company | 36 |
| Homeopathic Mutual Life Insurance Company..... | 39 |
| John Hancock Mutual Life Insurance Company..... | 41 |
| Massachusetts Mutual Life Insurance Company..... | 44 |
| Metropolitan Life Insurance Company..... | 47 |
| Mutual Life Insurance Company | 50 |
| Mutual Benefit Life Insurance Company..... | 52 |
| National Life Insurance Company, Vt..... | 55 |
| National Life Insurance Company of the United States of America | 57 |
| New England Mutual Life Insurance Company | 60 |
| New York Life Insurance Company | 63 |
| Northwestern Mutual Life Insurance Company..... | 66 |
| Penn Mutual Life Insurance Company..... | 69 |
| Phoenix Mutual Life Insurance Company..... | 72 |
| Provident Life and Trust Company..... | 75 |
| Security Life Insurance and Annuity Company | 78 |
| State Mutual Life Assurance Company..... | 81 |
| Travelers' Insurance Company, (Life Department)..... | 83 |
| United States Life Insurance Company..... | 86 |
| Universal Life Insurance Company | 88 |
| Vermont Life Insurance Company..... | 91 |
| Washington Life Insurance Company..... | 93 |

CASUALTY INSURANCE COMPANIES.

| | |
|--|-----|
| Hartford Accident Insurance Company..... | 99 |
| Hartford Steam Boiler Inspection and Insurance Company..... | 101 |
| Railway Passengers' Assurance Company..... | 103 |
| Travelers' Insurance Company, (Accident Department) | 104 |
| Licensed Agents of Maine Life Insurance Company | 109 |
| Licensed Agents of Life Insurance Companies of other States..... | 109 |
| Licensed Agents of Casualty Insurance Companies | 113 |

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